

09/808717

ONLINE PURCHASING SYSTEM SUPPORTING BUYER AFFORDABILITY  
SCREENING

Dear Examiner Rudy -

Here are the edited results of the search noted above.

You can jump to each **section** using the hotlinks below or by using Word's "find" function {CTRL+F} to search for three asterisks{\*\*\*}. Some **results** of possible interest may be hotlinked below or may be found by doing a {CTRL+F} and searching for two number signs/hash marks{##}.

If you have any questions, please don't hesitate to call, visit, or e-mail.

Regards,

Heidi Myers

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Inventor search – Patent Files

Inventor search – Non-Patent Literature – no relevant results

Subject search – Patent Files, Non Full-Text

Subject search – Patent Files, Full-Text

Subject search – Non-Patent Literature, Non Full-Text – no good dates

Subject search – Non-Patent Literature, Full-Text

Results Set 1

Results Set 2,

## - Browsing for a mortgage a click away,

## - online loan approval

### \*\*\*Inventor Search – Patent Files

```
? show files;ds
File 344:Chinese Patents Abs Jan 1985-2006/Jan
      (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)
      (c) 2008 JPO & JAPIO
File 350:Derwent WPIX 1963-2008/UD=200842
      (c) 2008 The Thomson Corporation
File 371:French Patents 1961-2002/BOPI 200209
      (c) 2002 INPI. All rts. reserv.
File 348:EUROPEAN PATENTS 1978-2007/ 200826
      (c) 2008 European Patent Office
File 349:PCT FULLTEXT 1979-2008/UB=20080703|UT=20080626
      (c) 2008 WIPO/Thomson
File 324:GERMAN PATENTS FULLTEXT 1967-200826
      (c) 2008 UNIVENTIO/THOMSON
```

```
Set      Items  Description
S1        1738  AU=( BENNETT J? OR BENNETT, J? OR BENNETT (2N)(J OR JAMES))
S2         3   AU=( WINSLADE C? OR WINSLADE, C? OR WINSLADE (2N)(C OR CHR-
             ISTOPHER OR CHRIS))
S3         3   S1 AND S2
S4        1738  S1 OR S2
S5         0   LIMITALL IS ON
S6         4   (CREDIT OR LOAN OR LOANS)(5N)(REPORT OR REPORTS OR HISTORY
             OR HISTORIES OR RECORD OR RECORDS OR SCORE OR SCORES OR RATING
             OR RATINGS OR APPROVAL? ? OR PRE()APPROVAL? ? OR QUALIFICATI-
             ON? ? OR QUALIF???? OR AFFORDAB? OR CHECK???)
S7         0   LIMITALL IS OFF
S8         4   S3 OR S6
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? t 8/5/all
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8/5/1      (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
      (c) 2008 The Thomson Corporation. All rts. reserv.
0012254774 - Drawing available
WPI ACC NO: 2002-194802/200225
Related WPI Acc No: 2002-033961; 2002-040735
XRPX Acc No: N2002-147942
Credit management system for on-line, affordability -based purchasing
system, communicates approval of credit application to computer if
credit application meets credit approval criterion, automatically
Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)
Inventor: BENNETT J D ; WINSLADE C C
Patent Family (1 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 20010037288 A1 20011101 US 2000190825 P 20000321 200225 B
```

US 2000213912	P	20000626
US 2000214136	P	20000626
US 2000214183	P	20000626
US 2000214188	P	20000626
US 2001808722	A	20010314

Priority Applications (no., kind, date): US 2000190825 P 20000321; US 2000213912 P 20000626; US 2000214136 P 20000626; US 2000214183 P 20000626; US 2000214188 P 20000626; US 2001808722 A 20010314

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010037288	A1	EN	37	20	Related to Provisional US 2000190825
					Related to Provisional US 2000213912
					Related to Provisional US 2000214136
					Related to Provisional US 2000214183
					Related to Provisional US 2000214188

#### Alerting Abstract US A1

NOVELTY - A computer connected to web servers, causes credit application to be automatically analyzed based on at least one **credit approval** criterion comprising risk factor computed based on credit application, in response to input upon completion of credit application. One of the server automatically communicates approval of the **credit** application to the computer, if **credit** application meets the **credit approval** criterion.

DESCRIPTION - An INDEPENDENT CLAIM is also included for method of facilitating on-line finance.

USE - For on-line, affordability-based purchasing system for screening, filtering, analysis for purchases and potential purchases among various lenders and sellers of goods and/or services.

ADVANTAGE - Enables selection of identified product or products for purchase, and selection of a **loan** and performs **credit approval** along with **credit** processing automatically completely on-line.

DESCRIPTION OF DRAWINGS - The figure shows a system diagram illustrating on-line, affordability-based purchasing system.

**Title Terms/Index Terms/Additional Words:** CREDIT; MANAGEMENT; SYSTEM; LINE; BASED; PURCHASE; COMMUNICATE; APPROVE; APPLY; COMPUTER; CRITERIA; AUTOMATIC

#### 1Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 70538

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2E; T01-N01A1; T01-N01A2F

#### 8/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0011183152 - Drawing available

WPI ACC NO: 2002-121095/200216

XPX Acc No: N2002-090814

**Account groups management method for data processing system, involves assigning updated attribute parameter to account group based on monitoring result of account transactions and brokerage trades**

Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)

Inventor: BANFORD C K; BATAVIA D G; BENNETT J G; CARNEY P M; GILL-FAGAN H A  
; KILLEEN J J; STAMLER G H

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 6324523	B1	20011127	US 1997940244	A	19970930	200216 B

Priority Applications (no., kind, date): US 1997940244 A 19970930

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6324523	B1	EN	30	8	

#### Alerting Abstract US B1

NOVELTY - Several hierarchical tiers are defined based on the amount of total assets held in an account group to which several individual accounts are linked and the amount of total assets is determined for assigning an initial set of attribute parameters to the account group. The account transaction and brokerage trades specified by attribute parameter are monitored on a periodic basis for assigning updated attribute parameters to the group.

DESCRIPTION - The attribute parameters are the total number of brokerage trades and account transactions allowed for the account group, the amount of account service fees to be debited, financial planning services and financial reports which the account group holders are eligible to receive, and reduction in credit line interest rate applicable to funds borrowed by holders.

USE - For managing account groups in data processing system of brokerage industry.

ADVANTAGE - Provides access to trading and host of important services without payment of separate transaction charges at the time of eligible transaction.

DESCRIPTION OF DRAWINGS - The figures show the block diagram of data processing system configuration and interface.

**Title Terms/Index Terms/Additional Words:** ACCOUNT; GROUP; MANAGEMENT; METHOD; DATA; PROCESS; SYSTEM; ASSIGN; UPDATE; ATTRIBUTE; PARAMETER; BASED; MONITOR; RESULT; TRANSACTION

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 70535, 70536, 70537, 70539

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A1; T01-J05A2F; T01-J05B4P

DIALOG(R)File 350:Derwent WPIX  
(c) 2008 The Thomson Corporation. All rts. reserv.  
0011104850 - Drawing available  
WPI ACC NO: 2002-040735/200205  
Related WPI Acc No: 2002-033961; 2002-194802  
XRPX Acc No: N2002-030204

**On-line affordability-based purchasing system uses financing parameter information and portion of personal information to identify products that is likely to be purchased by buyer**

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D ; WINSLADE C C

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010039516	A1	20011108	US 2000190825	P	20000321	200205 B
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808723	A	20010314	

Priority Applications (no., kind, date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000190825 P 20000321; US 2001808723 A 20010314

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010039516	A1	EN	28	13	Related to Provisional US 2000190825 Related to Provisional US 2000214183 Related to Provisional US 2000214188

**Alerting Abstract** US A1

NOVELTY - A computer coupled to as web server, runs a browser software that is used to review product information. The computer responds to the input personal information about a buyer and generates financing parameter information related to financing vehicle. The financing parameter information and the personnel information are used to identify a product which the buyer is likely to purchase using a financing vehicle.

DESCRIPTION - INDEPENDENT CLAIMS are also included for product financing method and stored software.

USE - For screening, filtering and analyzing purchases and potential purchasers among various lenders and sellers of goods and/or services.

ADVANTAGE - As the system does all the calculations for many lenders automatically, a seller of a relatively inexpensive good finds purchasing by financing a more viable option. Current sellers having a single or few lenders through which they conduct financing, will easily be able to extend their financing options.

DESCRIPTION OF DRAWINGS - The figure shows an online affordability based purchased system.

**Title Terms/Index Terms/Additional Words:** LINE; BASED; PURCHASE; SYSTEM; PARAMETER; INFORMATION; PORTION; PERSON; IDENTIFY; PRODUCT; BUY

**Class Codes**

International Classification (Main): G06F-017/60

US Classification, Issued: 70526, 70535

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N02A3C; T01-S03

8/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2008 The Thomson Corporation. All rts. reserv.  
0011098216 - Drawing available  
WPI ACC NO: 2002-033961/200204  
XRPX Acc No: N2002-026165

**Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product**

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D ; WINSLADE C C

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010047307	A1	20011129	US 2000190825	P	20000321	200204 B
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2001808717	A	20010314	

Priority Applications (no., kind, date): US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000190825 P 20000321; US 2001808717 A 20010314

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010047307	A1	EN	37	19	Related to Provisional US 2000190825 Related to Provisional US 2000214136 Related to Provisional US 2000214183

#### Alerting Abstract US A1

NOVELTY - A web server allows a buyer to review the product information being offered for sale by running browser software. The computer enables to input personal information and credit card information of the buyer from an credit reporting agency to determine the financial state of the buyer for the product.

DESCRIPTION - An INDEPENDENT CLAIM is also included for product financing facilitation method.

USE - For purchasing products, among various lenders, sellers of goods and services, based on affordability using Internet.

ADVANTAGE - Selects specific goods or services and associated financing, arrange for delivery of goods or services and completes the transaction in single section, without wasting time or efforts of sellers in attempting to sell goods or services to buyers who are unable to gain financing.

DESCRIPTION OF DRAWINGS - The figure shows the flow diagram of the operation of online purchasing system.

**Title Terms/Index Terms/Additional Words:** BASED; PURCHASE; SYSTEM; ENABLE; INPUT; PERSON; INFORMATION; CREDIT; CARD; BUY; REPORT; AGENT; DETERMINE; FINANCIAL; STATE; PRODUCT

#### Class Codes

International Classification (Main): G06F-017/60  
US Classification, Issued: 70526

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A

### \*\*\*Inventor search – Non-Patent Literature

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? show files;ds
File 2:INSPEC 1898-2008/Jun W2
(c) 2008 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2008/Nov
(c) 2008 ProQuest Info&Learning
File 65:Inside Conferences 1993-2008/Jul 04
(c) 2008 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Apr
(c) 2008 The HW Wilson Co.
File 144:Pascal 1973-2008/Jul W1
(c) 2008 INIST/CNRS
File 474:New York Times Abs 1969-2008/Jul 07
(c) 2008 The New York Times
File 475:Wall Street Journal Abs 1973-2008/Jul 07
(c) 2008 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 256:TecInfoSource 82-2008/Aug
(c) 2008 Info.Sources Inc
File 570:Gale Group MARS(R) 1984-2008/Jun 30
(c) 2008 The Gale Group
File 635:Business Dateline(R) 1985-2008/Jul 03
(c) 2008 ProQuest Info&Learning
File 387:The Denver Post 1994-2008/Jul 02
(c) 2008 Denver Post
File 471:New York Times Fulltext 1980-2008/Jul 07
(c) 2008 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2008/Jul 06
(c) 2008 St Louis Post-Dispatch
File 631:Boston Globe 1980-2008/Jul 04
(c) 2008 Boston Globe
File 633:Phil.Inquirer 1983-2008/Jul 06
(c) 2008 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2008/Jul 06
(c) 2008 Newsday Inc.
File 640:San Francisco Chronicle 1988-2008/Jul 06
(c) 2008 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2008/Jul 05
(c) 2008 Scripps Howard News
File 702:Miami Herald 1983-2008/Jun 26
(c) 2008 The Miami Herald Publishing Co.
File 703:USA Today 1989-2008/Jul 03
(c) 2008 USA Today
File 704:(Portland)The Oregonian 1989-2008/Jul 03
(c) 2008 The Oregonian
File 713:Atlanta J/Const. 1989-2008/Jul 06
(c) 2008 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2008/Jul 03
(c) 2008 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2008/Jun 30
```

(c) 2008 Christian Science Monitor  
 File 725:(Cleveland)Plain Dealer Aug 1991-2008/Jul 05  
 (c) 2008 The Plain Dealer  
 File 735:St. Petersburg Times 1989- 2008/Jul 04  
 (c) 2008 St. Petersburg Times  
 File 477:Irish Times 1999-2008/Jul 07  
 (c) 2008 Irish Times  
 File 710:Times/Sun.Times(London) Jun 1988-2008/Jul 06  
 (c) 2008 Times Newspapers  
 File 711:Independent(London) Sep 1988-2006/Dec 12  
 (c) 2006 Newspaper Publ. PLC  
 File 756:Daily/Sunday Telegraph 2000-2008/Jul 06  
 (c) 2008 Telegraph Group  
 File 757:Mirror Publications/Independent Newspapers 2000-2008/Jul 07  
 (c) 2008  
 File 47:Gale Group Magazine DB(TM) 1959-2008/Jun 23  
 (c) 2008 The Gale group  
 File 15:ABI/Inform(R) 1971-2008/Jul 02  
 (c) 2008 ProQuest Info&Learning  
 File 20:Dialog Global Reporter 1997-2008/Jul 07  
 (c) 2008 Dialog  
 File 610:Business Wire 1999-2008/Jul 07  
 (c) 2008 Business Wire.  
 File 613:PR Newswire 1999-2008/Jul 07  
 (c) 2008 PR Newswire Association Inc  
 File 624:McGraw-Hill Publications 1985-2008/Jul 03  
 (c) 2008 McGraw-Hill Co. Inc  
 File 634:San Jose Mercury Jun 1985-2008/Jun 29  
 (c) 2008 San Jose Mercury News  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 9:Business & Industry(R) Jul/1994-2008/Jul 02  
 (c) 2008 The Gale Group  
 File 16:Gale Group PROMT(R) 1990-2008/Jun 30  
 (c) 2008 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2008/Jun 09  
 (c)2008 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 275:Gale Group Computer DB(TM) 1983-2008/Jun 27  
 (c) 2008 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2008/Jun 17  
 (c) 2008 The Gale Group  
 File 636:Gale Group Newsletter DB(TM) 1987-2008/Jun 27  
 (c) 2008 The Gale Group

Set	Items	Description
S1	8151	AU=( BENNETT J? OR BENNETT, J? OR BENNETT (2N)(J OR JAMES - OR JIM)) OR BY= BENNETT (2N)(J OR JAMES OR JIM)
S2	1	AU=( WINSLADE C? OR WINSLADE, C? OR WINSLADE (2N)(C OR CHRISTOPHER)) OR BY= WINSLADE (2N)(C OR CHRISTOPHER)
S3	0	S1 AND S2
S4	8152	S1 OR S2
S5	0	LIMITALL IS ON
S6	44	(CREDIT OR LOAN OR LOANS) (5N) (REPORT OR REPORTS OR HISTORY



OR HISTORIES OR RECORD OR RECORDS OR SCORE OR SCORES OR RATING  
OR RATINGS OR APPROVAL? ? OR PRE()APPROVAL? ? OR QUALIFICATI-  
ON? ? OR QUALIF???? OR AFFORDAB? OR CHECK???)  
S7 0 ((INPUT???? OR ENTER??? OR TYPE? ? OR TYPING)(5N)((PERSONAL  
OR PRIVATE OR CREDIT)(2N)(INFORMATION OR DATA OR INFO)))(7N)-  
(ONLINE OR ELECTRONIC???? OR BROWSER OR INTERNET OR WEB OR WE-  
BPAGE? ? OR TERMINAL OR TERMINALS OR COMPUTER OR COMPUTERS OR  
WORKSTATION OR WORKSTATIONS OR POS OR POINT? ?(2N)SALE OR SOF-  
TWARE)  
S8 0 LIMITALL IS OFF  
S9 41 RD S6 (unique items)  
S10 34 S9 NOT PY>2000  
S11 32 S10 NOT PD>20000321

**11/TI,AU/1 (Item 1 from file: 2)**

DIALOG(R)File 2:(c) 2008 Institution of Electrical Engineers. All rts.  
reserv.

**Title: On the use of distributed joins for processing interlibrary loans**

Author(s): Bennett, J.M.; Neo, P.

**11/TI,AU/2 (Item 1 from file: 635)**

DIALOG(R)File 635:(c) 2008 ProQuest Info&Learning. All rts. reserv.

**Report: Nations' deposits up**

Bennett, Jim; Freer, Jim

**11/TI,AU/3 (Item 2 from file: 635)**

DIALOG(R)File 635:(c) 2008 ProQuest Info&Learning. All rts. reserv.

**IMF: International loans draw interest**

Bennett, Jane

**11/TI,AU/13 (Item 12 from file: 635)**

DIALOG(R)File 635:(c) 2008 ProQuest Info&Learning. All rts. reserv.

**Mound Center lands flexible circuits firm**

Bennett, John

**11/TI,AU/25 (Item 24 from file: 635)**

DIALOG(R)File 635:(c) 2008 ProQuest Info&Learning. All rts. reserv.

**Databases Quicken Environmental Checks**

Bennett, Julie

**11/TI,AU/28 (Item 1 from file: 47)**

DIALOG(R)File 47:(c) 2008 The Gale group. All rts. reserv.

**Underground government.**

Bennett, James T.; DiLorenzo, Thomas J.

**11/TI,AU/29 (Item 1 from file: 15)**

DIALOG(R)File 15:(c) 2008 ProQuest Info&Learning. All rts. reserv.

**Using Your Computer to Improve Cash Flow**

Bennett, Jerome V.

**2/5/1 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

(c) 2008 ProQuest Info&Learning. All rts. reserv.

**Cavity ringdown spectroscopy of excited argon in a microwave discharge**

Author: Winslade, Clayton



# \*\*\*Subject search – Patent Files, Non Full-Text

? show files;ds  
 File 344:Chinese Patents Abs Jan 1985-2006/Jan  
       (c) 2006 European Patent Office  
 File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)  
       (c) 2008 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2008/UD=200842  
       (c) 2008 The Thomson Corporation  
 File 371:French Patents 1961-2002/BOPI 200209  
       (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	17927	((E OR ELECTRONIC OR INTERNET OR WEB OR ONLINE OR VIRTUAL - OR CYBER)(3N)(PURCHASING OR BUYING OR ACQUISITION OR ACQUIRING OR TRANSACTION?? OR ORDERING OR SALES OR SHOPPING))(10N)(SYSTEM OR SYSTEMS OR APPARATUS?? OR APPTS OR SCHEME OR SCHEMES OR METHOD OR METHODS OR TECHNIQUE OR TECHNIQUES OR PROCEDURE OR PROCEDURES OR PROTOCOL OR PROTOCOLS)
S2	1992	((INPUT???? OR ENTER??? OR TYPE? ? OR TYPING)(5N)((PERSONAL OR PRIVATE OR CREDIT)(2N)(INFORMATION OR DATA OR INFO))) (7N)-(ONLINE OR ELECTRONIC???? OR BROWSER OR INTERNET OR WEB OR WEBSITE? ? OR TERMINAL OR TERMINALS OR COMPUTER OR COMPUTERS OR WORKSTATION OR WORKSTATIONS OR POS OR POINT? ?(2N)SALE OR SOFTWARE)
S3	3507	(CREDIT OR LOAN OR LOANS)(5N)(REPORT OR REPORTS OR HISTORY OR HISTORIES OR RECORD OR RECORDS OR SCORE OR SCORES OR RATING OR RATINGS OR APPROVAL? ? OR PRE()APPROVAL? ? OR QUALIFICATION? ? OR QUALIF???? OR AFFORDAB? OR CHECK???)
S4	1836	(S2 OR S3)(15N)(BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR CONSUMER? ? OR CUSTOMER? ? OR PATRON? ? OR CLIENT? ? OR USER? ? OR PROSPECT??? OR CARD() (HOLDER OR HOLDERS OR BEARER OR BEARERS) OR CARDHOLDER? ?)
S5	299	(SCREEN??? OR ANALY?E? ? OR ANALY?ING OR ANALYS?S OR FILTER??? OR EVALUAT???? OR EXAMIN??? OR EXAMINATION? ? OR ASSESS-????)(15N)S3
S6	57	(AUTOMATIC???? OR IMMEDIATE?? OR REAL()TIME OR INSTANT?? OR INSTANTANEOUS?? OR RIGHT()AWAY OR ONLINE OR ELECTRONIC???? OR QUICKLY)(10N)(S5 OR (DETERM? OR ESTABLISH? OR ASCERTAIN??? OR VERIF???? OR VERIFICATION? ? OR FIND???())OUT)(5N)(FINANCIAL() (STATE OR STATES OR STATUS OR STATUSES OR CONDITION OR CONDITIONS OR INFORMATION) OR BORROWING()POWER OR LIKELIHOOD(3N- )APPROVAL))
S7	4	S1 AND S4 AND S5 AND S6
S8	22	S4 AND S5 AND S6
S9	14	S8 AND IC=(G06F-017/60 OR G06F-0017/60 OR G06Q-030/00 OR G-06Q-0030/00)
S10	8	S8 AND MC=(T01-N01A1 OR T01-N01A2A)
S11	19	S9 OR S10

? t 11/5/all

11/5/1 (Item 1 from file: 344)

DIALOG(R)File 344:Chinese Patents Abs  
(c) 2006 European Patent Office. All rts. reserv.  
4209254

**CREDIT STATUS CHECKING SYSTEM FOR TRANSACTION PROCESSING SYSTEM AND  
CHECKING METHOD THEREFOR**

Patent Assignee: JINTEC CORP (JP)  
Author (Inventor): KATSUNORI UTSUMI (JP)  
Number of Patents: 000  
Patent Family:

CC Number	Kind	Date
CN 1239255	A	19991222 (Basic)

**Application Data:**

CC Number	Kind	Date
*CN 98114754	A	19980612

**Abstract:** A credit status checking system capable of examining credit status of a customer immediately and easily, by utilizing a telephone number recorded regarding the customer through a computer system performing the examining procedure automatically is disclosed. When the network does not receive the setup message sent and transfers a disconnect message, the examining apparatus performs a clear sequence immediately and obtains a cause in an information element of the disconnect message from the network. When the cause indicates one of the predetermined set of causes, e. g., "unallocated (unassigned) number", the examining appts. determines the number null, and notifies of the credit information manager that the telephone number is null.

IPC: **G06F-017/60**

**11/5/2 (Item 1 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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0017666523

WPI ACC NO: 2008-E86967/200834

XRPX Acc No: N2008-383569

**Assessment method for hazardous chemical material credit, involves multiplying score by weighing, combining score with credit extension system to get credit line, and integrating work out credit line and credit time**

Patent Assignee: SHANGHAI MODERN LOGISTICS INVESTMENT & DEV CO LTD  
(SHAN-N)

Inventor: CHEN D; LI C; WANG H; ZHANG W

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
CN 101118613	A	20080206	CN 200610029720	A	20060803	200834 B

Priority Applications (no., kind, date): CN 200610029720 A 20060803

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
CN 101118613	A	ZH	9	0	

**Alerting Abstract** CN A

**NOVELTY** - The method involves setting a corporation **credit rating** according to a **credit assessment** index to synthetically **assess** a corporation credit grade, where the credit grade is divided into ten grades e.g. AAA grade. A highest score of each item is gained by dividing a number of a considerable factor. A score is multiplied by the weighing and gaining

weighted score. The score is combined with the credit extension system to get a credit line and credit time, and is integrated directly with work out credit line and credit time from module.

USE - Assessment method for a hazardous chemical material credit in an electronic commerce.

ADVANTAGE - The method effectively carries out the credit assessment for on-line operation units for the hazardous chemical material, enhances successful probability of the electronic commerce, and enhances the security in the hazardous chemical material bargaining processes greatly.

**Title Terms/Index Terms/Additional Words:** ASSESS; METHOD; HAZARD; CHEMICAL; MATERIAL; CREDIT; MULTIPLICATION; SCORE; WEIGH; COMBINATION; EXTEND; SYSTEM; LINE; INTEGRATE; WORK; TIME

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00	A	I	F	20060101
<b>G06Q-0030/00</b>	A	I	L	20060101
G06Q-0050/00	A	I	L	20060101
G06Q-0010/00	C	I		20060101
<b>G06Q-0030/00</b>	C	I		20060101
G06Q-0050/00	C	I		20060101

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): **T01-N01A2A**

**11/5/4 (Item 3 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0017212691 - Drawing available

WPI ACC NO: 2008-A33123/200802

Related WPI Acc No: 2002-340506; 2003-419109; 2007-725376

XRPX Acc No: N2008-025511

**Credit score explaining method for use in financial services industry, involves providing web site containing informative resources e.g. pay service, and defining credit score as function of prediction characteristics**

Patent Assignee: FLINT A (FLIN-I); HOADLEY B (HOAD-I); ROSENBERGER L E (ROSE-I)

Inventor: FLINT A; HOADLEY B; ROSENBERGER L E

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20070288338	A1	20071213	US 2000222205	P	20000801	200802 B
			US 2000222231	P	20000801	
			US 2001790453	A	20010222	
			US 2001919074	A	20010730	
			US 2007829606	A	20070727	

Priority Applications (no., kind, date): US 2000222205 P 20000801; US 2000222231 P 20000801; US 2001790453 A 20010222; US 2001919074 A 20010730; US 2007829606 A 20070727

# Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20070288338	A1	EN	8	2	Related to Provisional US 2000222205 Related to Provisional US 2000222231 C-I-P of application US 2001790453 Continuation of application US

2001919074

Continuation of patent US 7280980

## Alerting Abstract US A1

NOVELTY - The method involves providing a web site containing informative resources e.g. pay service, where the web site comprises an extranet/Internet functions. A credit score is defined as a function of prediction characteristics, which are computed as a part of a \*\*Fair Isaac's search \*\* (RTM: Not defined) software product. Surrogate characteristics are defined as representing areas. A real credit score is utilized as a performance variable and the surrogate characteristics are utilized as a predictor. A potential improvement metric is defined for each area.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a credit score explanation system comprising a web site.

USE - Used for explaining a credit score in a web based score explanation service for an informative resource e.g. pay service, which is utilized for serving a **consumer** such as financial counselor, mortgage broker, direct lender, large national **credit** issuer, and third-party **credit report** re-seller, and information seeker such as press, **consumer** group and government agency, in a financial services industry.

ADVANTAGE - The method effectively explains the credit scores in rapid and cost-effective manner while improving origination decision making, **automatically** obtaining the **credit score**, and providing comprehensive and sophisticated **analysis**.

DESCRIPTION OF DRAWINGS - The drawing shows a flow representation of a method for explaining credit scores.

**Title Terms/Index Terms/Additional Words:** CREDIT; SCORE; METHOD; FINANCIAL; SERVICE; INDUSTRIAL; WEB; SITE; CONTAIN; INFORMATION; RESOURCE; PAY; DEFINE; FUNCTION; PREDICT; CHARACTERISTIC

## Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I F B 20060101

G06Q-0040/00 C I B 20060101

US Classification, Issued: 70535.0

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): **T01-N01A1** ; T01-N03A2

11/5/12 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012396035 - Drawing available

WPI ACC NO: 2002-339734/200237

XRPX Acc No: N2002-267161

**Trading financial interests by using computer network to receive terms for proposed auction and non-auction transaction**

Patent Assignee: BEN-LEVY S (BENL-I); BLOOMBERG LP (BLOO-N); GAERTNER K L (GAER-I); GEYER G A (GEYE-I); MULLEN D P (MULL-I); SIBILLA T A (SIBI-I); VINDEKILDE S (VIND-I)

Inventor: BEN-LEVY S; BEN-LEVY S B L; GAERTNER K; GAERTNER K B L; GAERTNER K L; GEYER G; GEYER G A; GEYER G B L; MULLEN D; MULLEN D B L; MULLEN D P; SIBILLA T; SIBILLA T A; SIBILLA T B L; VINDEKILDE S

**Patent Family** (5 patents, 95 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002019223	A1	20020307	WO 2001US27137	A	20010830	200237 B
AU 200188582	A	20020313	AU 200188582	A	20010830	200249 E
US 20020111896	A1	20020815	US 2000229173	P	20000830	200256 E
			US 2001943442	A	20010830	
EP 1330746	A1	20030730	EP 2001968328	A	20010830	200350 E
			WO 2001US27137	A	20010830	
US 20050015321	A1	20050120	US 2000229173	P	20000830	200507 E
			US 2001760196	A	20010112	

Priority Applications (no., kind, date): US 2000229173 P 20000830; US 2001760196 A 20010112; US 2001943442 A 20010830

**Patent Details**

Number	Kind	Lang	Pg	Dwg	Filing Notes
WO 2002019223	A1	EN	94	39	
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GR GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200188582	A	EN			Based on OPI patent WO 2002019223
US 20020111896	A1	EN			Related to Provisional US 2000229173
EP 1330746	A1	EN			PCT Application WO 2001US27137
					Based on OPI patent WO 2002019223
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20050015321	A1	EN			Related to Provisional US 2000229173

**Alerting Abstract** WO A1

NOVELTY - Method consists in receiving terms for the proposed auction of fixed-income securities via a computer network and associating a deadline with it, receiving terms for a proposed non-auction transaction and identifying it as an entry in the proposed auction.

DESCRIPTION - There is an INDEPENDENT CLAIM for

USE - Method is for computerized auctions and sales of financial interests such as stocks and futures.

DESCRIPTION OF DRAWINGS - The figure shows an information flow diagram for a system for conducting bond auctions.

**Title Terms/Index Terms/Additional Words:** TRADE; FINANCIAL; COMPUTER; NETWORK; RECEIVE; TERM; PROPOSED; AUCTION; NON; TRANSACTION

**Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version  
**G06Q-0030/00** A I R 20060101  
 G06Q-0040/00 A I R 20060101  
**G06Q-0030/00** C I R 20060101  
 G06Q-0040/00 C I R 20060101  
 US Classification, Issued: 70537, 70537

File Segment: EPI;  
 DWPI Class: T01  
 Manual Codes (EPI/S-X): T01-N01A2F

**11/5/13 (Item 12 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
 (c) 2008 The Thomson Corporation. All rts. reserv.  
 0012254774 - Drawing available  
 WPI ACC NO: 2002-194802/200225  
 Related WPI Acc No: 2002-033961; 2002-040735  
 XRPX Acc No: N2002-147942

**Credit management system for on-line, affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically**

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

**Patent Family** (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20010037288	Al	20011101	US 2000190825	P	20000321	200225 B
			US 2000213912	P	20000626	
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808722	A	20010314	

Priority Applications (no., kind, date): US 2000190825 P 20000321; US 2000213912 P 20000626; US 2000214136 P 20000626; US 2000214183 P 20000626; US 2000214188 P 20000626; US 2001808722 A 20010314

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010037288	Al	EN	37	20	Related to Provisional US 2000190825
					Related to Provisional US 2000213912
					Related to Provisional US 2000214136
					Related to Provisional US 2000214183
					Related to Provisional US 2000214188

#### Alerting Abstract US A1

NOVELTY - A computer connected to web servers, causes credit application to be **automatically analyzed** based on at least one **credit approval** criterion comprising risk factor computed based on credit application, in response to input upon completion of credit application. One of the server automatically communicates approval of the credit application to the computer, if credit application meets the credit approval criterion.

DESCRIPTION - An INDEPENDENT CLAIM is also included for method of facilitating on-line finance.

USE - For on-line, affordability-based purchasing system for screening, filtering, analysis for purchases and potential purchases among various



lenders and sellers of goods and/or services.

ADVANTAGE - Enables selection of identified product or products for purchase, and selection of a loan and performs credit approval along with credit processing automatically completely on-line.

DESCRIPTION OF DRAWINGS - The figure shows a system diagram illustrating on-line, affordability-based purchasing system.

**Title Terms/Index Terms/Additional Words:** CREDIT; MANAGEMENT; SYSTEM; LINE; BASED; PURCHASE; COMMUNICATE; APPROVE; APPLY; COMPUTER; CRITERIA; AUTOMATIC

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 70538

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2E; **T01-N01A1** ; T01-N01A2F

**11/5/14 (Item 13 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0011104850 - Drawing available

WPI ACC NO: 2002-040735/200205

Related WPI Acc No: 2002-033961; 2002-194802

XPX Acc No: N2002-030204

**On-line affordability-based purchasing system uses financing parameter information and portion of personal information to identify products that is likely to be purchased by buyer**

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010039516	A1	20011108	US 2000190825	P	20000321	200205 B
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808723	A	20010314	

Priority Applications (no., kind, date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000190825 P 20000321; US 2001808723 A 20010314

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010039516	A1	EN	28	13	Related to Provisional US 2000190825
					Related to Provisional US 2000214183
					Related to Provisional US 2000214188

**Alerting Abstract** US A1

NOVELTY - A computer coupled to as web server, runs a browser software that is used to review product information. The **computer** responds to the **input personal information** about a **buyer** and generates financing

parameter information related to financing vehicle. The financing parameter information and the personnel information are used to identify a product which the buyer is likely to purchase using a financing vehicle.

DESCRIPTION - INDEPENDENT CLAIMS are also included for product financing method and stored software.

USE - For screening, filtering and analyzing purchases and potential purchasers among various lenders and sellers of goods and/or services.

ADVANTAGE - As the system does all the calculations for many lenders automatically, a seller of a relatively inexpensive good finds purchasing by financing a more viable option. Current sellers having a single or few lenders through which they conduct financing, will easily be able to extend their financing options.

DESCRIPTION OF DRAWINGS - The figure shows an online affordability based purchased system.

**Title Terms/Index Terms/Additional Words:** LINE; BASED; PURCHASE; SYSTEM; PARAMETER; INFORMATION; PORTION; PERSON; IDENTIFY; PRODUCT; BUY

#### Class Codes

International Classification (Main): G06F-017/60

US Classification, Issued: 70526, 70535

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1 ; T01-N01A2A ; T01-N02A3C; T01-S03

11/5/15 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0011098216 - Drawing available

WPI ACC NO: 2002-033961/200204

XRPX Acc No: N2002-026165

**Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product**

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010047307	A1	20011129	US 2000190825	P	20000321	200204 B
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2001808717	A	20010314	

Priority Applications (no., kind, date): US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000190825 P 20000321; US 2001808717 A 20010314

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010047307	A1	EN	37	19	Related to Provisional US 2000190825
					Related to Provisional US 2000214136
					Related to Provisional US 2000214183

**Alerting Abstract US A1**

NOVELTY - A web server allows a **buyer** to review the product information being offered for sale by running **browser software**. The **computer** enables to **input personal information** and **credit card information** of the **buyer** from an credit reporting agency to determine the financial state of the **buyer** for the product.

DESCRIPTION - An INDEPENDENT CLAIM is also included for product financing facilitation method.

USE - For purchasing products, among various lenders, sellers of goods and services, based on affordability using Internet.

ADVANTAGE - Selects specific goods or services and associated financing, arrange for delivery of goods or services and completes the transaction in single section, without wasting time or efforts of sellers in attempting to sell goods or services to buyers who are unable to gain financing.

DESCRIPTION OF DRAWINGS - The figure shows the flow diagram of the operation of online purchasing system.

**Title Terms/Index Terms/Additional Words:** BASED; PURCHASE; SYSTEM; ENABLE; INPUT; PERSON; INFORMATION; CREDIT; CARD; BUY; REPORT; AGENT; DETERMINE; FINANCIAL; STATE; PRODUCT

**Class Codes**

International Classification (Main): **G06F-017/60**

US Classification, Issued: 70526

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): **T01-N01A1 ; T01-N01A2A**

**11/5/16 (Item 15 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0010957557 - Drawing available

WPI ACC NO: 2001-580702/200165

XRPX Acc No: N2001-432476

**Trade finance automation system for financial institution, automatically adjusts credit-limits database to reflect open account to buyer, if individual voice in account receivable database meets various criteria**

Patent Assignee: EXPORT FINANCE SYSTEMS INC (EXPO-N); TRADE FINANCE

SYSTEMS INC (TRAD-N); MARTIN R S (MART-I); OLSEN J G (OLSE-I)

Inventor: MARTIN R S; OLSEN J G

**Patent Family** (6 patents, 85 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2001026017	A2	20010412	WO 2000US2992	A	20000203	200165 B
AU 200035906	A	20010510	AU 200035906	A	20000203	200165 E
EP 1221116	A2	20020710	EP 2000914526	A	20000203	200253 E
			WO 2000US2992	A	20000203	
JP 2003529129	W	20030930	WO 2000US2992	A	20000203	200365 E
			JP 2001528903	A	20000203	
US 7047219	B1	20060516	US 1999412042	A	19991004	200633 E
US 20060190393	A1	20060824	US 1999412042	A	19991004	200656 E
			US 2006399735	A	20060407	

Priority Applications (no., kind, date): US 1999412042 A 19991004; US 2006399735 A 20060407

## Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001026017	A2	EN	26	6	
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200035906	A	EN			Based on OPI patent WO 2001026017
EP 1221116	A2	EN			PCT Application WO 2000US2992 Based on OPI patent WO 2001026017
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2003529129	W	JA	30		PCT Application WO 2000US2992 Based on OPI patent WO 2001026017
US 20060190393	A1	EN			Continuation of application US 1999412042
Continuation of patent US 7047219					

## Alerting Abstract WO A2

NOVELTY - An invoice data entry system accesses credit-limits database and flags an individual invoice to pre-qualified buyer, according to credit limits and accounts receivable financial limit information. If individual invoice in the accounts receivable database meets various criteria and is sold to financial institution, credit-limits database is automatically adjusted to reflect an open account to buyer.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.Client/server multi user trade finance system;
- 2.Internet-based trade finance automation system

USE - For financial institutions, credit insurance underwriters, insurance brokers.

ADVANTAGE - Provides real-time rule-checking of invoices according to policy, credit agreements, buyer and destination country limits, as collections are received, credit capacity is freed up for particular policies, buyers, and destination countries.

DESCRIPTION OF DRAWINGS - The figure shows the flow diagram of trade finance automation system.

Title Terms/Index Terms/Additional Words: TRADE; FINANCIAL; AUTOMATIC; SYSTEM; INSTITUTION; ADJUST; CREDIT; LIMIT; DATABASE; REFLECT; OPEN; ACCOUNT; BUY; INDIVIDUAL; VOICE; RECEIVE; VARIOUS; CRITERIA

## Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00	A	I	F	B	20060101
G06Q-0040/00	A	I		R	20060101
G06Q-0050/00	A	I	F	R	20060101
G06Q-0040/00	C	I	F	B	20060101
G06Q-0040/00	C	I		R	20060101
G06Q-0050/00	C	I	F	R	20060101

US Classification, Issued: 70537, 70537, 70537, 70530

File Segment: EPI;  
 DWPI Class: T01  
 Manual Codes (EPI/S-X): T01-H07C5S; T01-J05A1

11/5/17 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
 (c) 2008 The Thomson Corporation. All rts. reserv.  
 0010910198 - Drawing available  
 WPI ACC NO: 2001-531360/200159  
 XRPX Acc No: N2001-394563

**Information display system for online retail stores in internet, has control system which displays pricing information based on received proximate customer information**

Patent Assignee: MARCONI COMMERCE SYSTEMS INC (MAON); MARION K O (MARI-I)  
 Inventor: MARION K O

**Patent Family** (6 patents, 29 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
EP 1113379	A2	20010704	EP 2000311467	A	20001220	200159 B
AU 200072560	A	20010705	AU 200072560	A	20001228	200159 E
US 20020099610	A1	20020725	US 1999473666	A	19991229	200254 E
			US 2002105982	A	20020325	
NZ 509081	A	20020830	NZ 509081	A	20001221	200265 E
US 20030122857	A1	20030703	US 1999473617	A	19991229	200345 E
			US 2003364713	A	20030211	
US 20030160809	A1	20030828	US 1999473617	A	19991229	200357 E
			US 2003361978	A	20030211	

Priority Applications (no., kind, date): US 1999473617 A 19991229; US 1999473666 A 19991229; US 2002105982 A 20020325; US 2003361978 A 20030211; US 2003364713 A 20030211

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 1113379	A2	EN	20	6	
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20020099610	A1	EN			Continuation of application US 1999473666
NZ 509081	A	EN			
US 20030122857	A1	EN			Division of application US 1999473617
US 20030160809	A1	EN			Division of application US 1999473617

#### Alerting Abstract EP A2

NOVELTY - A customer information input device (110) receives customer information associated with a proximate customer. A control system (130) coupled to information display unit (112) and customer information input device receives customer information and displays pricing information on the information display unit based on customer information.

DESCRIPTION - An INDEPENDENT CLAIM is also included for information display system shopping cart.

USE - Used for online shopping stores in internet.

ADVANTAGE - By receiving customer information associated with proximate customer, the system is enabled to provide individualized pricing and

checkout service to each customer.

DESCRIPTION OF DRAWINGS - The figure shows the simplified block diagram of information display system.

110Customer information input device

112Information display unit

130Control system

**Title Terms/Index Terms/Additional Words:** INFORMATION; DISPLAY; SYSTEM; RETAIL; STORAGE; CONTROL; PRICE; BASED; RECEIVE; PROXIMATE; CUSTOMER

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0003/147 A I R 20060101

**G06Q-0030/00** A I R 20060101

G06F-0003/147 C I R 20060101

**G06Q-0030/00** C I R 20060101

US Classification, Issued: 70521, 70514, 345700, 345700

File Segment: EngPI; EPI;

DWPI Class: T01; T05; P85

Manual Codes (EPI/S-X): T01-C04; T01-C04B; T01-H07C5E; T01-J05A1; T05-L01

**11/5/18 (Item 17 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0009766109 - Drawing available

WPI ACC NO: 2000-053149/200004

Related WPI Acc No: 2004-765127; 2006-028149; 2006-351280; 2008-D52140

XPX Acc No: N2000-041408

**Electronic credit application coordinating method between credit applicant and lending institution via internet**

Patent Assignee: LEBDA D (LEBD-I); LENDING TREE INC (LEND-N); LENDINGTREE

INC (LEND-N); STIEGLER R (STIE-I)

Inventor: LEBDA D; STIEGLER R

**Patent Family** (11 patents, 83 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1999059084	A1	19991118	WO 1999US10144	A	19990507	200004 B
AU 199938925	A	19991129	AU 199938925	A	19990507	200018 E
EP 1076868	A1	20010221	EP 1999921813	A	19990507	200111 E
			WO 1999US10144	A	19990507	
US 6385594	B1	20020507	US 199875136	A	19980508	200235 E
US 20020077970	A1	20020620	US 199875136	A	19980508	200244 E
			US 200280891	A	20020222	
AU 759423	B	20030417	AU 199938925	A	19990507	200333 E
US 6611816	B2	20030826	US 199875136	A	19980508	200357 E
			US 200280891	A	20020222	
US 20040030639	A1	20040212	US 200280891	A	20020222	200412 NCE
			US 2003409647	A	20030408	
AU 2003213496	A1	20030814	AU 199938925	A	19990507	200420 NCE
			AU 2003213496	A	20030716	
AU 2003213496	B2	20070301	AU 199938925	A	19990507	200767 NCE
			AU 2003213496	A	20030716	
AU 2007202483	A1	20070621	AU 2003213496	A	20030716	200808 NCE
			AU 2007202483	A	20070530	

Priority Applications (no., kind, date): US 199875136 A 19980508; US 200280891 A 20020222; US 2003409647 A 20030408; AU 2003213496 A 20030716; AU 2007202483 A 20070530

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
WO 1999059084	A1	EN	73	17		
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW						
AU 199938925	A	EN				Based on OPI patent WO 1999059084
EP 1076868	A1	EN				PCT Application WO 1999US10144 Based on OPI patent WO 1999059084
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI						
US 20020077970	A1	EN				Continuation of application US 199875136
AU 759423	B	EN				Previously issued patent AU 9938925
US 6611816	B2	EN				Based on OPI patent WO 1999059084 Continuation of application US 199875136
US 20040030639	A1	EN				Continuation of patent US 6385594 Continuation of application US 200280891
AU 2003213496	A1	EN				Continuation of patent US 6611816 Division of application AU 199938925
AU 2003213496	B2	EN				Division of application AU 199938925
AU 2007202483	A1	EN				Division of application AU 2003213496

#### Alerting Abstract WO A1

NOVELTY - Multiple credit data received from credit applicants are sent to a filter with several selection criteria, where loan applications which do not match the selection criteria are filtered and are then transmitted to lending institutions. Communication between lending institutions and credit applicants is coordinated so that credit applicants obtain credit or loan from lending institutions.

DESCRIPTION - An INDEPENDENT CLAIM is also included for computer readable medium.

USE - For coordinating electronic credit application such as mortgages, car loan, student loan, personal loan etc. between credit applicants and lending institutions via computer network or internet.

ADVANTAGE - Provides fast and convenient process to apply for credit from large number of lending institutions and eliminates needless repetitive applications. Provides universal credit application over computer network and allows the credit applicant to submit a single credit application to multiple lending institutions who then make offers to the customer via computer network.

DESCRIPTION OF DRAWINGS - The figure shows the schematic depiction of computer network.

**Title Terms/Index Terms/Additional Words:** ELECTRONIC; CREDIT; APPLY;  
COORDINATE; METHOD; LENDING; INSTITUTION

# **Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/24 A I R 20060101

G06F-0017/30 A I R 20060101

G06F-0017/30 A I F B 20060101

**G06Q-0030/00** A I R 20060101

G06Q-0040/00 A I R 20060101

G06F-0017/24 C I R 20060101

G06F-0017/30 C I B 20060101

G06F-0017/30 C I R 20060101

G06F-0017/30 C I F B 20060101

**G06Q-0030/00** C I R 20060101

G06Q-0040/00 C I R 20060101

ECLA: G06F-017/24F, G06Q-030/00B, G06Q-040/00A

US Classification, Current Main: 705-038000; Secondary: 705-001000,  
705-035000

US Classification, Issued: 70538, 70538, 70538, 7051, 70535, 70538, 7051,  
70535

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-S03; T05-L02

**11/5/19 (Item 18 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0009727294 - Drawing available

WPI ACC NO: 2000-012060/200001

XRFX Acc No: N2000-009293

**Telephone number** examining **apparatus of** credit **status** checking **system**  
**used in financial institution**

Patent Assignee: JINTEC CORP (JINT-N)

Inventor: UTSUMI K

**Patent Family** (12 patents, 30 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5974119	A	19991026	US 199871903	A	19980504	200001 B
EP 957460	A1	19991117	EP 1998303544	A	19980506	200001 NCE
AU 199869994	A	19991223	AU 199869994	A	19980610	200011 NCE
CN 1239255	A	19991222	CN 1998114754	A	19980612	200018 NCE
CA 2240036	A1	19991209	CA 2240036	A	19980609	200021 NCE
SG 80594	A1	20010522	SG 19981372	A	19980609	200134 NCE
AU 774771	B2	20040708	AU 199869994	A	19980610	200470 NCE
EP 957460	B1	20060315	EP 1998303544	A	19980506	200622 NCE
DE 69833833	E	20060511	DE 69833833	A	19980506	200635 NCE
			EP 1998303544	A	19980506	
CN 1198228	C	20050420	CN 1998114754	A	19980612	200641 NCE
DE 69833833	T2	20061130	DE 69833833	A	19980506	200681 NCE
			EP 1998303544	A	19980506	
CA 2240036	C	20070731	CA 2240036	A	19980609	200753 NCE



Priority Applications (no., kind, date): US 199871903 A 19980504; EP 1998303544 A 19980506; DE 69833833 A 19980506; SG 19981372 A 19980609; CA 2240036 A 19980609; AU 199869994 A 19980610; CN 1998114754 A 19980612

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 5974119	A	EN	11	2		
EP 957460	A1	EN				
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR						
IE IT LI LU LV MC MK NL PT RO SE SI						
CA 2240036	A1	EN				
SG 80594	A1	EN				
AU 774771	B2	EN				Previously issued patent AU 9869994
EP 957460	B1	EN				
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE						
IT LI LU MC NL PT SE						
DE 69833833	E	DE				Application EP 1998303544
						Based on OPI patent EP 957460
DE 69833833	T2	DE				Application EP 1998303544
						Based on OPI patent EP 957460
CA 2240036	C	EN				

#### Alerting Abstract US A

NOVELTY - The telephone number examining apparatus (40) analyzes cause of information element contained in DISCONNECT message sent back from network to retrieve new telephone number in diagnosis information field attached to the cause. The credit information manager (23) is notified of the fact that customer's telephone number is changed with respect to retrieved number.

DESCRIPTION - The examining apparatus (40) sends a SETUP message including unrestricted or restricted digital information. Telephone number received from customer database manager is defined as called party number. Also a DISCONNECT message is transmitted to the network and determines the called party number in SETUP message as effective, when network receives SETUP messages sent and transfers an alerting or connect message. The causes indicates that the called number is not assigned. The notified fact is then output from credit information manager to predetermined terminal in transaction processing system. INDEPENDENT CLAIMS are also included for the following:

- 1.telephone number examining method in credit status checking system;
- 2.telephone number examining program stored in recording medium

USE - In **credit status checking** system for **automatically checking credit** status using **examined** telephone number of **customer** in financial institutions such as bank and **customer** loan institutions, etc. Also for automated transaction machine used in departmental stores, supermarkets and automated financial offices.

ADVANTAGE - Continuous examination on customer's credit information with sufficient time labor will efficiently prevent bad loan. Credit information manager analyzes changes in credit status of customers to provide well-timed alerts as necessary.

DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of hardware configuration of transaction processing system incorporating

credit status checking apparatus.  
23 Credit information manager  
40 Telephone number examining apparatus

**Title Terms/Index Terms/Additional Words:** TELEPHONE; NUMBER; APPARATUS;  
CREDIT; STATUS; CHECK; SYSTEM; FINANCIAL; INSTITUTION

**Class Codes**

International Classification (Main): **G06F-017/60**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G07F-0019/00	A	I	L	B	20060101
G07F-0019/00	A	I		R	20060101
G07F-0007/08	A	I	F	B	20060101
G07F-0007/08	A	I		F	20060101
G07F-0007/10	A	I		R	20060101
H04M-0011/08	A	I	L	B	20060101
H04M-0003/50	A	I	L	B	20060101
H04M-0003/50	A	I		L	20060101
H04Q-0011/04	A	I		R	20060101
G07F-0019/00	C	I	L	B	20060101
G07F-0019/00	C	I		R	20060101
G07F-0007/08	C	I	F	B	20060101
G07F-0007/08	C	I	L	B	20060101
G07F-0007/10	C	I		R	20060101
H04M-0011/08	C	I	L	B	20060101
H04M-0003/50	C	I	L	B	20060101
H04Q-0011/04	C	I		R	20060101

US Classification, Issued: 37991.02, 70521

File Segment: EPI;

DWPI Class: W01

Manual Codes (EPI/S-X): W01-C05

### \*\*\*Subject search – Patent Files, Full-Text

```
? show files;ds
File 348:EUROPEAN PATENTS 1978-2007/ 200826
(c) 2008 European Patent Office
File 349:PCT FULLTEXT 1979-2008/UB=20080703|UT=20080626
(c) 2008 WIPO/Thomson
File 324:GERMAN PATENTS FULLTEXT 1967-200826
(c) 2008 UNIVENTIO/THOMSON
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Set	Items	Description
S1	10905	((E OR ELECTRONIC OR INTERNET OR WEB OR ONLINE OR VIRTUAL - OR CYBER)(3N)(PURCHASING OR BUYING OR ACQUISITION OR ACQUIRING OR TRANSACTION?? OR ORDERING OR SALES OR SHOPPING))(10N)(SYSTEM OR SYSTEMS OR APPARATUS?? OR APPTS OR SCHEME OR SCHEMES OR METHOD OR METHODS OR TECHNIQUE OR TECHNIQUES OR PROCEDURE OR PROCEDURES OR PROTOCOL OR PROTOCOLS)
S2	2237	((INPUT???? OR ENTER??? OR TYPE? ? OR TYPING)(5N)((PERSONAL OR PRIVATE OR CREDIT)(2N)(INFORMATION OR DATA OR INFO)))(7N)-(ONLINE OR ELECTRONIC???? OR BROWSER OR INTERNET OR WEB OR WEBSITE? ? OR TERMINAL OR TERMINALS OR COMPUTER OR COMPUTERS OR WORKSTATION OR WORKSTATIONS OR POS OR POINT? ?(2N)SALE OR SOFTWARE)
S3	7552	(CREDIT OR LOAN OR LOANS)(5N)(REPORT OR REPORTS OR HISTORY OR HISTORIES OR RECORD OR RECORDS OR SCORE OR SCORES OR RATING OR RATINGS OR APPROVAL? ? OR PRE()APPROVAL? ? OR QUALIFICATION? ? OR QUALIF???? OR AFFORDAB? OR CHECK???)
S4	4940	(S2 OR S3)(15N)(BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR - CONSUMER? ? OR CUSTOMER? ? OR PATRON? ? OR CLIENT? ? OR USER? ? OR PROSPECT??? OR CARD() (HOLDER OR HOLDERS OR BEARER OR BEARERS) OR CARDHOLDER? ?)
S5	759	(SCREEN??? OR ANALY?E? ? OR ANALY?ING OR ANALYS?S OR FILTER??? OR EVALUAT???? OR EXAMIN??? OR EXAMINATION? ? OR ASSESS-????)(15N)S3
S6	110	(AUTOMATIC???? OR IMMEDIATE?? OR REAL()TIME OR INSTANT?? OR INSTANTANEOUS?? OR RIGHT()AWAY OR ONLINE OR ELECTRONIC???? OR QUICKLY)(10N)(S5 OR (DETERMINE? OR ESTABLISH? OR ASCERTAIN??? OR VERIF???? OR VERIFICATION? ? OR FIND???())OUT)(5N)(FINANCIAL() (STATE OR STATES OR STATUS OR STATUSES OR CONDITION OR CONDITIONS OR INFORMATION) OR BORROWING()POWER OR LIKELIHOOD(3N- )APPROVAL))
S7	3	S1(S)S4(S)S5(S)S6
S8	29	S4(S)S5(S)S6
S9	17	S8 AND IC=(G06F-017/60 OR G06F-0017/60 OR G06Q-030/00 OR G-06Q-0030/00)
S10	17	IDPAT (sorted in duplicate/non-duplicate order)
S11	17	IDPAT (primary/non-duplicate records only)

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? t 11/3,k/all
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11/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2008 WIPO/Thomson. All rts. reserv.
```

01625266      \*\*Image available\*\*

**SCHEDULE BASED ELECTRONIC MARKETPLACE FOR SERVICES  
MARCHE ELECTRONIQUE FONDE SUR UN ORDONNANCEMENT DESTINE A DES SERVICES**

Patent Applicant/Inventor:

MOSLEH Mohsen, 8701 Bradmoor Drive, Bethesda, MD 20817, US, US

(Residence), US (Nationality), (Designated for all)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200821386 A2 20080221 (WO 0821386)

Application: WO 2007US18044 20070816 (PCT/WO US2007018044)

Priority Application: US 2006822592 20060816; US 2007839534 20070815

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG  
KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA  
NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN  
TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT  
NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2757

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

**G06Q-0030/00 ...**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... and can be star or number based, with history, total number, average, comments, judged comments, **filtered** comments, chain of comments, and the usual **credit history rating**. It allows interaction of **users electronically**. **Users** ' interaction may be done by email, phone, or mail, if users select these options.

Users...

**11/3,K/2      (Item 2 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

01537571

**GENIUS ADAPTIVE DESIGN**

**MODELE D'ADAPTATION AU GENIE**

Patent Applicant/Inventor:

CABINALLA Linda, 1145 Delaware St, Fairfield, CA 94533, US, US

(Residence), US (Nationality), (Designated for all)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200781519 A2 20070719 (WO 0781519)

Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

Priority Application: US 2005755291 20051230; US 2006756607 20060105; US  
2006778313 20060301; US 2006783018 20060315; US 2006786906 20060328; US  
2006852794 20060108

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN  
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI  
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT  
TZ UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 520275

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0030/00 ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... security systems. PREDICT = client's [unstated] needs, and length of  
remaining a client. Study their **credit history**, and use our 'behavior  
**analyzer** related process. Q = know 'W5 questions to ask ROUTE / ROUTER  
= direct prospective clients to the...rating score. '-help data  
base bureau's data bank, like Dunn & Bradstreet which sells **credit**  
info, but also collects it from the same clients. Spell Checker: the  
same people often...number and or name... appears on screen  
("S").-Drawing: Central Product / Sys = c (computer) = sensor / **analyzer**  
/ uip **analyzer** / caller ID sys part = tr/arc = External Product /  
Sys.-For Teenies: ACCESS \*; BVA; CID; CAMERA...

...5 153830 Method and apparatus for providing assistance with respect to  
the development, selection and **evaluation** of ideas and concepts.-US Pat  
No's: search str in Bib 9.94: (adapt...compare up w/ (with) / relate /  
score w/ (with) = data provided to begin search by: u ( **user** ) / another  
sys. Steps in Examples: Salt Avoidance Recipe Generator Steps:  
Suggestions on replacing salt in bean soup: 1] **User** may normally prefer  
the saltiness taste to equate at 0.5% of soup volume to...

11/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

01274545 \*\*Image available\*\*

A METHOD OF CONTROLLING THE OPERATION OF A COMPUTING SYSTEM ARRANGED TO  
INTERACT WITH OTHER ENTITIES

PROCEDE DE COMMANDE D'UN SYSTEME INFORMATIQUE AGENCE DE FACON A AVOIR UNE  
INTERACTION AVEC D'AUTRES ENTITES

Patent Applicant/Assignee:

IZUKI CORPORATION, Suite 502, Level 5, 1 Roseberry Avenue, Roseberry, NSW  
2018, AU, AU (Residence), AU (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

EAGLE David Mark, 73 Fletcher Street, Tamarama, New South Wales 2026, AU,  
AU (Residence), NZ (Nationality), (Designated only for: US)

DAVIES Mark Warren, 90 Flemming Street, Islington, New South Wales 2296,  
AU, AU (Residence), AU (Nationality), (Designated only for: US)

JOHNSON Christopher Franklin, 65 Tamboura Avenue, Baulkham Hills, New  
South Wales 2153, AU, AU (Residence), AU (Nationality), (Designated  
only for: US)

WISENER Andrew James, 40 Ashbury Street, Adamstown Heights, New South  
Wales 2289, AU, AU (Residence), AU (Nationality), (Designated only for:  
US)

Legal Representative:

GRIFFITH HACK (agent), GPO Box 4164, Sydney, New South Wales 2001, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200583571 A1 20050909 (WO 0583571)

Application: WO 2005AU288 20050301 (PCT/WO AU05000288)

Priority Application: AU 2004901043 20040301

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM  
ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL  
PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7119

International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... pages are now reporting an  
invalid SSL key error. Scripter 20 picks up this anomaly  
**automatically** and reports it to the Support Team.

Problem 7

**Analyser** 15 reports that many **customers** are not  
making it from the shopping cart **checkout** page to the  
**credit** card information page, although they do make it to  
the final confirmation process to complete...

11/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01164346    \*\*Image available\*\*

**CREDIT DATA COLLECTION METHOD AND APPARATUS**

**PROCEDE ET APPAREIL DE COLLECTE DE DONNEES DE CREDIT**

Patent Applicant/Inventor:

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(Residence), US (Nationality)

GOLDSTEIN-NATHANS Marcia A, 1324 Cape Street, #174, Annapolis, MD 21401,

US, US (Residence), US (Nationality)

Legal Representative:

KELBER Steven B (et al) (agent), 1200 Nineteenth Street, N.W.,

Washington, DC 20036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200486189 A2-A3 20041007 (WO 0486189)

Application: WO 2004U58649 20040322 (PCT/WO US04008649)

Priority Application: US 2003392849 20030321

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4471

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... lower than they should be, resulting in higher cost of credit or  
inability to obtain **credit** for such **consumers** .

Furthermore, FICO **scores** that are based solely on traditional credit  
20. information, and that do not take into...

...accurate in predicting the likelihood of default on a residential  
mortgage or lease as a **credit score** in which housing **credit** data  
(if **electronically** accessible) is **assessed** .

This is because the correlation between an applicant's past housing  
credit payment behavior and...

11/3,K/5        (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00987307    \*\*Image available\*\*

**SYSTEM FOR MARKETING GOODS AND SERVICES UTILIZING COMPUTERIZED CENTRAL AND  
REMOTE FACILITIES**

**SYSTEME DE COMMERCIALISATION DE BIENS ET DE SERVICES UTILISANT DES  
INSTALLATIONS CENTRALES ET DISTANTES INFORMATISEES**

Patent Applicant/Assignee:

VARIANT HOLDINGS LLC, Main Street, P.O. Box 556, Charlestown, Nevis, US,  
US (Residence), US (Nationality), (For all designated states except:  
US)

Inventor(s):

WREN Stephen C, 5421-H Knoll Creek Drive, Hazelwood, MO 63042, US,

Patent Applicant/Inventor:

WREN Stephen C, 5421-H Knoll Creek Drive, Hazelwood, MO 63042, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SALEHI Dianoosh (et al) (agent), Kenyon & Kenyon, 1500 K Street, N.W.,  
Suite 700, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317046 A2-A3 20030227 (WO 0317046)  
Application: WO 2002US25744 20020814 (PCT/WO US0225744)  
Priority Application: US 2001311819 20010814

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12902

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the representative or under control of the central facility's  
application software can initiate a **credit check** to determine the  
**customer's credit** worthiness or **qualify** the **customer** so as to  
approve the  
intended purchase. The central facility can itself store **credit** or  
**check**  
**approval** information for each **prospective customer** or can  
communicate  
3 0 with a third party such as TRW and exchange appropriate and necessary  
information on the **customer** while the **customer** waits at the remote  
facility to obtain the necessary **credit history** in order to process  
and approve the  
**customer's** request. Should the result of the check be negative, the  
representative can converse with...the central  
facility can in the event of a loan request conduct the necessary risk  
**evaluation**, manually or **electronically** by means of algorithms to  
determine **loan approval**. A similar approach can be taken for  
insurance requests. The **customer** can respond to questions regarding his  
medical history and based upon a search of medical...



...a third 0 party such as the Medical Information Bureau determine the insurability of the **customer** and insurance approval.

While in the preferred embodiment the final **approval** for **loan** or insurance is made upon the **customer** remitting completed forms either electronically or by mail or some other means, it should be...

11/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00938119

**METHOD, SYSTEM, AND SOFTWARE FOR INVENTORY MANAGEMENT**

**PROCEDE, SYSTEME ET LOGICIEL POUR GESTION DES STOCKS**

Patent Applicant/Assignee:

FALKENSTEIN Gary F, 4083 St. Lucia Street, Boulde, CO 80301, US, US  
(Residence), US (Nationality)

Patent Applicant/Inventor:

DELEEUEW Daniel A, 1230 S. Boyero Ct., Superior, CO 80027, US, US  
(Residence), US (Nationality), (Designated only for: US)

FISCHER Norbert, Bella Horizonte #123, Fracc. Burgos de Cuernavaca,  
Temixco orelos, Mexico C.P. 62585, MX, MX (Residence), DE (Nationality),  
(Designated only for: US)

Legal Representative:

PEET Richard C (et al) (agent), Foley & Lardner, Washington Harbour, 3000  
K Street, N.W., Washington, DC 20007-5109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200271300 A2 20020912 (WO 0271300)

Application: WO 2002U54732 20020219 (PCT/WO US0204732)

Priority Application: US 2001268867 20010216

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14849

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... for the variety in question so that the amount of a credit memo can be **automatically** calculated as shown, for example, in **screen** 21 01 in Fig.

21. Fig. 22 illustrates a **screen** 2201 that shows that the **credit** memo is associated with **customer** **record**.

[0092] Thereafter, a **credit** memo 2301 (as illustrated in Fig. 23) is generated and sent to the **client** . In the case of the credit memo 2301 illustrated in Fig. 23 for a quality...

11/3,K/7 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00907107 \*\*Image available\*\*  
**SYSTEM AND METHOD FOR ISSUING AND MANAGING A PORTFOLIO OF CREDIT INSURANCE POLICIES**  
**SYSTEME ET PROCEDE PERMETTANT D'ETABLIR ET DE GERER UN PORTEFEUILLE DE POLICES D'ASSURANCE-CREDIT**

Patent Applicant/Inventor:

BRETVIN Gunnar, Asaveien 22, N-0362 Oslo, NO, NO (Residence), NO  
(Nationality)

Legal Representative:

LEISTAD Geirr I (agent), Jongstubben 19, N-1337 Sandvika, NO,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241213 A1 20020523 (WO 0241213)

Application: WO 2001N0456 20011116 (PCT/WO N00100456)

Priority Application: NO 20005848 20001117

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6462

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... also automatically updated by  
the External Database Information 109 which includes information from  
entities like **Credit Rating** Companies and Property **Evaluation**  
resources. The Update **Customer** Profile Database 309 is also  
**automatically** updated by the Claim Solution 345 as outlined in the  
diagram under (ref. fig. 9...also automatically updated by  
the External Database Information 109 that includes information from  
entities like **Credit Rating** Companies and Property **Evaluation**  
resources. The Update **Customer** Profile Database 309 is also  
**automatically** updated by the Claim Solution 345 as outlined in the  
diagram under (ref. Fig. 9...

11/3,K/8 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00896459

**OBJECT-BASED WORKFLOW SYSTEM AND METHOD**  
**PROCEDE ET SYSTEME DE DEROULEMENT D'OPERATIONS BASES SUR OBJETS**

Patent Applicant/Assignee:

INTERNATIONAL PROJECTS CONSULTANCY SERVICES INC, 1595 Interchange Tower,  
600 South Highway 169, Minneapolis, MN 55426, US, US (Residence), US  
(Nationality)

Inventor(s):

DAHR Kuldeep K, c/o International Projects Consultancy Services, Inc.,  
1595 Interchange Tower, 600 South Highway 169, Minneapolis, MN  
55426-1219, US,  
AHLES James, c/o International Projects Consultancy Services, Inc., 1595  
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Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

Legal Representative:

FAIRBAIN David R (et al) (agent), Kinney & Lange, P.A., Kinney & Lange  
Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229682 A1 20020411 (WO 0229682)  
Application: WO 2001US31010 20011002 (PCT/WO US0131010)  
Priority Application: US 2000237165 20001002

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8874

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... lending institution

receives the application data, the back-end loan workflow engine 20 is  
activated **instantly** to perform **automatic** decision **analysis** for  
credit  
scoring, ratio **analysis** and other **credit checks** to meet the  
selection  
criteria of each financial institution. If a match takes place, the  
**customer**  
is informed within seconds about the instant conditional offer. In the  
preferred embodiment, the customers...

11/3,K/9 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.

00895411 \*\*Image available\*\*

**AUTOMATED LOAN PROCESSING SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE AUTOMATISES DE TRAITEMENT DE PRETS**

Patent Applicant/Assignee:

INTERNATIONAL PROJECTS CONSULTANCY SERVICES INC, 1595 Interchange Tower,  
600 South Highway 169, Minneapolis, MN 55426, US, US (Residence), US  
(Nationality)

Inventor(s):

DHAR Kuldeep K, c/o International Projects Consultancy Services, Inc.,  
1595 Interchange Tower, 600 South Highway 169, Minneapolis, MN  
55426-1219, US,

AHLES James, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

DHAR Anupa, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

Legal Representative:

FAIRBAIRN David R (et al) (agent), Kinney & Lange, P.A., Kinney & Lange  
Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229517 A2-A3 20020411 (WO 0229517)

Application: WO 2001US30940 20011002 (PCT/WO US0130940)

Priority Application: US 2000237165 20001002

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10416

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... evaluating the completed Internet-based credit application using  
the checklist and associated workflow parameters, the  
evaluation process for detecting qualified credit  
applications;  
generating an instant loan offer from a lender for qualified

**credit**  
applications.

12 The method according to claim 11, wherein **evaluating** the completed Internet-based **credit** application comprises: retrieving a **credit score** associated with the consumer from a credit bureau; and **evaluating** the retrieved **credit score** against the associated workflow parameters.

13 The method according to claim 11, wherein **evaluating** the completed Internet-based credit application comprises: weighting information provided in the completed Internet...  
...a loan offering within the selected loan type, each loan process checklist containing decision parameters; **evaluating** the digital loan application against each loan process checklist; generating an **instant** digital loan offer for each loan offering for which the digital loan application **qualifies**, each **instant** digital loan offer generated by a workflow engine on behalf of the associated lender.; and transmitting the instant digital loan offer to the consumer for each loan offering for which the digital loan application **qualifies**.

18 The method of claim 17, further comprising: displaying transmitted instant digital loan offers for the consumer; and storing the transmitted instant digital loan offers for a period of time specified by...

11/3,K/10 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.

00883999

**SYSTEM AND METHOD FOR AUTOMATED CREDIT MATCHING**  
**SYSTEME ET PROCEDE D'APPARIEMENT AUTOMATIQUE DE CREDIT**

Patent Applicant/Assignee:

CHEVRON U S A INC, 3rd floor, 2613 Camino Ramon, San Ramon, CA 94583, US,  
US (Residence), US (Nationality)

Inventor(s):

PETH Steven H, 4395 N. Striped Maple Court, Concord, CA 94521, US,

Legal Representative:

HADLOCK Timothy J (et al) (agent), Chevron Corporation, Law Dept., P.O.  
Box 6006, San Ramon, CA 94583-0806, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217189 A1 20020228 (WO 0217189)

Application: WO 2001US25844 20010817 (PCT/WO US0125844)

Priority Application: US 2000645108 20000823

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 5757

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:  
Detailed Description  
Claims

#### Claim

... time elapsed between said receiving step (g) and said passing step (i) occurs in substantially **real - time** .

7 A method of financing eCommerce purchases comprising:

- (a) **Evaluating a credit rating** for said **buyer** ;
- (b) Passing said **credit rating** to a seller;
- (c) Receiving from said seller seller's credit options for said **buyer** ;
- (d) Determining other credit provider's credit options for said buyer;
- (e) Creating a database combining all of said credit options for said **buyer** ; (f) Retrieving from said database a **report of credit** options for said **buyer** ;
- (g) Passing said report to said **buyer** ;
- (h) Entering a credit agreement with said buyer for at least one of said credit...

11/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00828857 \*\*Image available\*\*

**SYSTEM FOR MARKETING GOODS AND SERVICES UTILIZING COMPUTERIZED CENTRAL AND REMOTE FACILITIES**

**SYSTEME DE COMMERCIALISATION DE BIENS ET DE SERVICES A L'AIDE D'INSTALLATIONS INFORMATISEES CENTRALES ET SITUEES A DISTANCE**

Patent Applicant/Inventor:

WREN Stephen Corey, 5421-H Knoll Creek Drive, Hazelwood, MO 63042, US, US  
(Residence), US (Nationality)

Legal Representative:

ALTIMILLER John C (agent), Kenyon & Kenyon, 1500 K Street, N.W., Suite  
700, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161433 A2-A3 20010823 (WO 0161433)  
Application: WO 2000US3579 20000214 (PCT/WO US0003579)  
Priority Application: WO 2000US3579 20000214

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA

UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11098

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:  
Detailed Description

#### Detailed Description

... representative or under control of the central facility's application software can initiate a credit check to determine the customer's credit worthiness or qualify the customer so as to approve the intended purchase. The central facility can itself store credit or check approval information for each prospective customer or can communicate with a third party such as TRW and exchange appropriate and necessary information on the customer while the customer waits at the remote facility to obtain the necessary credit history in order to process and approve the customer's request. Should the result of the check be negative, the representative can converse with...

...the central facility can in the event of a loan request conduct the necessary risk evaluation, manually or electronically by means of algorithms to determine loan approval. A similar approach can be taken for insurance requests. The customer can respond to questions regarding his medical history and based upon a search of medical...

...at a third party such as the Medical Information Bureau determine the insurability of the customer and insurance approval.

While in the preferred embodiment the final approval for loan or insurance is made upon the customer remi,-4L-.-'-ng completed forms either electronically or by mail or some other means it...

11/3,K/12 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.

00812033

SYSTEM AND METHOD FOR PROCESSING AND ISSUING A SURETY BOND DURING A SINGLE USER SESSION

SYSTEME ET PROCEDE PERMETTANT DE TRAITER ET DE DELIVRER UNE GARANTIE PENDANT UNE SESSION MONO-UTILISATEUR

Patent Applicant/Inventor:

GREISIGER Mark C, 42 Old Gulph Road, Wynnewood, PA 19096, US, US  
(Residence), US (Nationality)

Legal Representative:

SLOMOWITZ Scott M (agent), Caesar, Rivise, Bernstein, Cohen & Pokotilow,  
Ltd., 12th Floor, Seven Penn Center, 1635 Market Street, Philadelphia,  
PA 19103-2212, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200144183 A2 20010621 (WO 0144183)  
Application: WO 2000US32644 20001201 (PCT/WO US0032644)  
Priority Application: US 99464725 19991216

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5710

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... purposes, but any narrative answers or non-objective data cannot be  
used in the application **evaluation** process. The investigation performed  
**automatically** generates a **credit score** which is transmitted  
**electronically** to back to the issuer in step 208. The system then  
compares the credit score...  
...or denial of the application is based solely on an automated comparison  
of the credit **score** with the predetermined acceptable **credit score** .  
No human **evaluation** or intervention is necessary. If the application is  
denied, the **user** may be so informed by an appropriate message displayed  
on a Web page. Optionally, if...required to submit sufficient information  
to pay the premiums due by major credit cards on **Web** page 306.  
Optionally, the **user** 's **credit card information** previously **inputted**  
will be used to pay the premiums due. The amount of premiums due is  
displayed...  
...must fill in certain other data relating to his credit card in region  
612. The **user** must then click in region 602 to complete the application  
process. At this point, the **credit card** data may optionally be **checked**  
for validity. As part of step 220, the issuer provides the **user** with  
an online confirmation of the issuance of the bond. The issuer also  
displays to...

11/3,K/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00807440    \*\*Image available\*\*

**METHOD AND SYSTEM FOR PROCESSING A MORTGAGE APPLICATION**  
**METHODE ET SYSTEME DE TRAITEMENT D'UNE DEMANDE D'HYPOTHEQUES**

Patent Applicant/Assignee:

HOMESTORE COM INC, 30700 Russell Ranch Road, Westlake Village, CA 91362,  
US, US (Residence), US (Nationality)

Inventor(s):

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CORNELIUS Bruce J, 1108 Westcreek Lane, West Lake Village, CA 91362, US,  
RASHID Hassan K, 2710 Conejo Canyon Court, #33, Thousand Oaks, CA 91362,  
US,

Legal Representative:

GREEN Robert A (agent), Christie, Parker & Hale, LLP, P.O. Box 7068,  
Pasadena, CA 91109-7068, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141019 A2 20010607 (WO 0141019)  
Application: WO 2000US32725 20001201 (PCT/WO US0032725)  
Priority Application: US 99454425 19991203

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4084

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... application data record to the computer program I 0 50, which may  
store the loan **pre - approval** status in a loan **pre - approval**  
database 106 in a loan **pre - approval** status record 122 for later  
reference. The computer program 50 may notify the user of the client  
computer 200 in **real time** on the client computer's 200 **screen**, by  
e-mail or by mail of the loan **pre - approval** status on behalf of the  
lender.

Electrically connected to the network 300 are one or...

11/3,K/14    (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806392

**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A**  
**NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**  
**PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE**

**DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RÉSEAUTÉE, ET  
PROCÉDÉ ASSOCIÉ**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... A buyer uses a Navigator to select a seller's Netsite server (sort of  
an **electronic** storefront), which is in turn coupled to standard  
application servers (back-end subsystems), e.g., a **credit** server or a  
member server for collecting demographic information on **customers**.  
These  
156  
servers contain the business rules defined by the seller, e.g., what  
credit...

**11/3,K/15 (Item 15 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00501658 \*\*Image available\*\*

**ELECTRONIC INVOICING AND COLLECTION SYSTEM AND METHOD  
SYSTEME ET PROCÉDÉ ÉLECTRONIQUES DE FACTURATION ET DE RECouvreMENT**

Patent Applicant/Assignee:

INFORMATION RETRIEVAL CONSULTANTS (EUROPE MIDDLE;EAST AFRICA) LIMITED,  
INFORMATION RETRIEVAL CONSULTANTS (WORLDWIDE HOLDINGS) LIMITED,

Inventor(s):

ZERVIDES Andronicos,

TSAPPI Philip,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9933010 A1 19990701  
Application: WO 98IB2146 19981215 (PCT/WO IB9802146)  
Priority Application: US 97996789 19971223

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK  
ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE  
SN TD TG

Publication Language: English

Fulltext Word Count: 7797

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description  
Claims

Detailed Description

... at

any time to reflect the current status of a business. In addition to inspecting **customer** payment **records** to determine **credit** worthiness, supplier A/R data is complete and up-to-date for use in loan **assessment**. The invention thus encompasses a **real time**, detailed, and comprehensive payment analysis system with multiple uses described herein.

The system affects various...

Claim

... prompt payment by said customer is created.

12o The method of claim 1 wherein said **electronic** invoicing and collection system generates a database of **customer** payment **records**, whereby **customer** **credit** risk **assessment** is enabled.

13 The method of claim 1 wherein a portion of said surcharge is...

11/3,K/16 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00381330 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PERFORMING ON-LINE REVIEWS AND APPROVALS OF CREDIT AND LIABILITY APPLICATIONS**

**SYSTEME ET PROCEDE PERMETTANT DE REVOIR ET D'APPROUVER EN DIRECT DES APPLICATIONS RELATIVES AUX CREDITS ET AUX DETTES**

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

WALKER Darcy,

SUSSMAN Lawrence J,  
 MAYR Mona,  
 DEAN Charles G Jr,  
 SEIB Dennis,  
 MUSCI Richard,

Patent and Priority Information (Country, Number, Date):  
 Patent: WO 9722073 A1 19970619  
 Application: WO 96US19228 19961212 (PCT/WO US9619228)  
 Priority Application: US 958538 19951212; US 96758770 19961203

Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
 AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP  
 KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD  
 SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD  
 RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG  
 CI CM GA GN ML MR NE SN TD TG

Publication Language: English  
 Fulltext Word Count: 10604

Main International Patent Class (v7): **G06F-017/60**  
 Fulltext Availability:  
 Detailed Description

Detailed Description  
 ... into the credit decision request. This feature enables the ability to provide new or existing **customers** (block IO) with an up- front conditional approval (based on systematic **evaluation of credit history , credit score**, debt burden, **credit** policies and the **customer** 's relationship with the financial institution), subject to required verifications.

I 0  
 The present invention...  
 ...opportunities.

BUSINESS PROBLEM SOLVED  
 CREDIT RESPONSE  
 The present invention provides an expeditious manner in which **consumer** retail branches can provide an **immediate credit evaluated** response (conditional **approval** , upsell and/or counter-offer pending required verifications) to **qualified** applicant **credit** requests (e.g., unsecured and real estate secured), while ensuring that the financial institution's...

...limiting risk to the portfolio.

All established product program requirements (front-end screens, disaster screens, **credit score** , debt burden), as well as consideration of a new or existing **customer** 's deposit balance, are systematically completed and ranked (A, B, C, D) within a matter of seconds. This enables the LBR 12 to **immediately** convey **credit evaluation** status (recommended **approval** , conditional **approval** , upsell, counter-offer, recommended turnaround) to the applicant 10. The A, B, C, D status... applicant who has come into the financial institution to open a deposit account will be **evaluated** by the " **credit qualified** " process to enable the LBR to recognize a **credit qualified** prospect.

Systemic **credit evaluation** via an ACAPS link to the front-end processing system rapidly identifies "**credit qualified**" applicants, enabling the LBR 12 to **immediately** identify those applicants IO that exceed initial credit criteria. The LBR 12 may then maximize...

11/3,K/17 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.

00318441 \*\*Image available\*\*

**SYSTEM AND METHOD FOR FACILITATING TRANSACTIONS UTILIZING CENTRAL AND REMOTE LOCATIONS**

**SYSTEME ET PROCEDE DESTINES A FACILITER LES TRANSACTIONS ENTRE UN EMPLACEMENT CENTRAL ET UN EMPLACEMENT ELOIGNE**

Patent Applicant/Assignee:

WREN Stephen Corey,

Inventor(s):

WREN Stephen Corey,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9600949 A1 19960111

Application: WO 95US8355 19950628 (PCT/WO US9508355)

Priority Application: US 94268309 19940629

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR  
KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK TJ TT UA  
US UZ VN KE MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE  
BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6495

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... representative or under control of the central facility's application software may initiate a credit **check** to determine the **customer** 's **credit** worthiness or **qualify** the **customer** ,so as to approve the intended purchase. The 5 central facility may itself store **credit** or **check approval** information for each **prospective customer** or may communicate with a third party such as TRW and exchange appropriate and necessary information on the **customer** while the **customer** waits at the remote facility to obtain the 10 necessary **credit history** in order to process and approve the **customer** 's request, Should the result of the check be negative, the representative may converse with...

...central facility may in the

15 event of a loan request conduct the necessary risk **evaluation** , manually or **electronically** by means of algorithms to determine **loan approval** , A similar approach may be taken for insurance requests, The **customer** may

respond to questions regarding his medical history and  
20 based upon a search of...

...at a third party such as the Medical  
Information Bureau determine the insurability of the  
**customer** and insurance approval, While in the preferred  
embodiment the final **approval** for **loan** or insurance would  
25 be made upon the **customer** remitting completed forms either  
electronically or by mail or some other means it should be  
understood that having performed the necessary medical or  
**credit check** the central facility may immediately approve  
the **customer** 's application or request for insurance or  
30 credit and commit itself. During the solicitation...

# \*\*\*Subject search – Non-Patent Literature, Non Full-Text

? show files;ds  
 File 2:INSPEC 1898-2008/Jun W2  
     (c) 2008 Institution of Electrical Engineers  
 File 35:Dissertation Abs Online 1861-2008/Nov  
     (c) 2008 ProQuest Info&Learning  
 File 65:Inside Conferences 1993-2008/Jul 04  
     (c) 2008 BLDSC all rts. reserv.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Apr  
     (c) 2008 The HW Wilson Co.  
 File 144:Pascal 1973-2008/Jul W1  
     (c) 2008 INIST/CNRS  
 File 474:New York Times Abs 1969-2008/Jul 07  
     (c) 2008 The New York Times  
 File 475:Wall Street Journal Abs 1973-2008/Jul 07  
     (c) 2008 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
     (c) 2002 The Gale Group  
 File 256:TecInfoSource 82-2008/Aug  
     (c) 2008 Info.Sources Inc

Set	Items	Description
S1	4692	((E OR ELECTRONIC OR INTERNET OR WEB OR ONLINE OR VIRTUAL - OR CYBER)(3N)(PURCHASING OR BUYING OR ACQUISITION OR ACQUIRING OR TRANSACTION?? OR ORDERING OR SALES OR SHOPPING))(10N)(SYSTEM OR SYSTEMS OR APPARATUS?? OR APPTS OR SCHEME OR SCHEMES OR METHOD OR METHODS OR TECHNIQUE OR TECHNIQUES OR PROCEDURE OR PROCEDURES OR PROTOCOL OR PROTOCOLS)
S2	85	((INPUT???? OR ENTER??? OR TYPE? ? OR TYPING)(5N)((PERSONAL OR PRIVATE OR CREDIT)(2N)(INFORMATION OR DATA OR INFO)))(7N)-(ONLINE OR ELECTRONIC???? OR BROWSER OR INTERNET OR WEB OR WE-BPAGE? ? OR TERMINAL OR TERMINALS OR COMPUTER OR COMPUTERS OR WORKSTATION OR WORKSTATIONS OR POS OR POINT? ?(2N)SALE OR SOFTWARE)
S3	19233	(CREDIT OR LOAN OR LOANS)(5N)(REPORT OR REPORTS OR HISTORY OR HISTORIES OR RECORD OR RECORDS OR SCORE OR SCORES OR RATING OR RATINGS OR APPROVAL? ? OR PRE()APPROVAL? ? OR QUALIFICATI-ON? ? OR QUALIF???? OR AFFORDAB? OR CHECK???)
S4	1490	(S2 OR S3)(15N)(BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR -CONSUMER? ? OR CUSTOMER? ? OR PATRON? ? OR CLIENT? ? OR USER? ? OR PROSPECT??? OR CARD() (HOLDER OR HOLDERS OR BEARER OR BEARERS) OR CARDHOLDER? ?)
S5	735	(SCREEN??? OR ANALY?E? ? OR ANALY?ING OR ANALYS?S OR FILTE-R??? OR EVALUAT???? OR EXAMIN??? OR EXAMINATION? ? OR ASSESS?-????) (15N) S3
S6	24	(AUTOMATIC???? OR IMMEDIATE?? OR REAL()TIME OR INSTANT?? OR INSTANTANEOUS?? OR RIGHT()AWAY OR ONLINE OR ELECTRONIC???? OR QUICKLY)(10N)(S5 OR (DETERMIN? OR ESTABLISH? OR ASCERTAIN??? OR VERIF???? OR VERIFICATION? ? OR FIND???()OUT)(5N)(FINANCIAL() (STATE OR STATES OR STATUS OR STATUSES OR CONDITION OR CON-DITIONS OR INFORMATION) OR BORROWING()POWER OR LIKELIHOOD(3N-)APPROVAL))
S7	0	S1 AND S4 AND S5 AND S6
S8	4	S4 AND S5 AND S6

S9 0 S2 AND S6  
 S10 4 S4 AND S6  
 S11 4 S8 OR S10  
 S12 66 S4 AND S5  
 S13 56 S4(20N)S5  
 S14 0 S1 AND S6

? t 8/5/all

8/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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09928502

**Title: Consumer attitudes towards online banking: a new strategic marketing medium for commercial banks**

Author(s): Kaynak, E.; Harcar, T.D.

Author Affiliation: Sch. of Bus. Adm., Pennsylvania State Univ., Middletown, PA, USA

Journal: International Journal of Technology Marketing vol.1, no.1 p.62-78

Publisher: Inderscience Enterprises,

Publication Date: 2005 Country of Publication: Switzerland

ISSN: 1741-878X

SICI: 1741-878X(2005)1:1L.62:CATO;1-I

Material Identity Number: K048-2006-001

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** Due to recent advances and developments in electronic banking, the physical location of a bank has become less important since transactions can now be completed in cyberspace. In recent years, banks have increasingly adopted Internet-based systems to transact banking operations with other businesses, private consumers, and government departments/agencies. The banking industry is continuously enhancing and augmenting services on the Internet, including bill payment, **electronic checking**, tracking of expenditures and **credit** cards, monitoring transaction **history**, transferring money between bank accounts, investment tracking, **analysing** securities, etc. In this paper, **consumer** attitudes towards **online** banking are examined. The empirical study findings indicate that online bank marketing will gain importance and its use will accelerate at a faster rate in the coming years. More hybrid bank marketing as well will gain popularity across different population strata. (25 Refs)

Subfile: C D

Descriptors: banking; consumer behaviour; credit transactions; home banking; Internet; market research

Identifiers: consumer attitude; online banking; commercial banks; electronic banking; Internet-based systems; private consumers; government departments/agencies; banking industry; bill payment; expenditure tracking; credit cards; transaction history; money transfer; bank accounts; investment tracking; security analysis; hybrid bank marketing

Class Codes: C7120 (Financial computing); C7830 (Home computing); D2050E (IT in banking)

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8/5/2 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09607173

Coface to offer online credit survey, insurance for international tr\

Taiwan: Online services, payment insurance by Coface

The Taiwan Economic News (AMH) 02 Oct 2001 Online

Language: ENGLISH

Online services that target on small- and medium-sized companies, export associations, banks and electronics companies of Taiwan will be unveiled by Coface. In line with this, **buyers' credit** can be **checked** through the **online** offering of Coface. which also provides credit **evaluation** and investigation through the Internet. Meanwhile, the business group of France will provide payment insurance in Taiwan. This payment insurance covers individual transactions performed by Taiwanese trading companies. The online and payment insurance services of Coface will be opted by Bank SinoPac of Taiwan.

COMPANY: COFACE; INTERNET; BANK SINOPAC

PRODUCT: Intl Affairs & Finance (9103); Property & Liability Insurance (6330);

EVENT: Product Design & Development (33); Capital Expenditure (43); Use of Materials & Supplies (46); Contracts & Orders (61);

COUNTRY: France (4FRA); Taiwan (9TAI);

8/5/3 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09339580

NECX.com links with eCredit.com to speed credit process online

US: NECX.COM ADOPTS NEW CREDIT CARD CAPABILITY

EBNonline (EBN) 01 Aug 2000 online

Language: ENGLISH

NECX.com, an internet-based electronics component market, has announced plans to use eCredit.com's Global Financing Network to enhance its online credit decision making capabilities. NECX.com claims the new process will reduce the handling of credit requests from days to a matter of minutes. The Global Financing Network links buyers and sellers online with credit information. NECX.com will benefit because it will be able to **assess** the **credit rating** of potential **buyers** in **real time**, thereby allowing the company to calculate how much credit they should be allowed.

COMPANY: ECREDITCOM; NECXCOM

PRODUCT: Credit & Collection Services (7320); Credit Risk (6020CR);

EVENT: Capital Expenditure (43); Use of Materials & Supplies (46); Contracts & Orders (61);

COUNTRY: United States (1USA);

8/5/4 (Item 1 from file: 256)

DIALOG(R)File 256:TecInfoSource

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02315923                      DOCUMENT TYPE: Company  
**Standard & Poor's Corp (315923)**  
55 Water St  
New York, NY 10041 United States  
TELEPHONE: (212) 438-1000  
HOMEPAGE: <http://www2.standardandpoors.com>  
EMAIL: [info@standardandpoors.com](mailto:info@standardandpoors.com)

FILE SEGMENT: Directory  
CONTACT: Sales Department  
ORGANIZATION TYPE: Corporation  
EQUITY TYPE: Private  
STATUS: Active

Standard & Poor's Corporation, founded in 1941 and based in New York, is a privately held company that provides **clients** with **credit rating** and **credit risk analysis** products and services. The firm's databases contain information on \$34 trillion of debt issued across 100 countries. Investment assets worth approximately \$1.5 trillion are benchmarked to Standard & Poor's indices. The firm is known for its S&P 500, S&P Global 1200, and S&P Europe 350 indices. The S&P 500 was established in 1957. The company analyzes issuers and debt obligations of businesses and government agencies. It evaluates credit risks associated with structured finance deals. Standard & Poor's offers **clients** over 495,000 insurance, real estate, sovereign government, and other financial and **credit ratings** . The company's InfoNgen platform supports the access, organization, and sharing of information. Index Alert is a web-based resource that allows **users** to access global credit **ratings** , research, risk **analyses** , and other **real - time** information. NetAdvantage provides users with research, **analyses** , and data processing tools. Computstat (R) and Xpressfeed (R) streamline global market data and **credit rating analysis** processing. CreditPro (R) is a private company default probability **analysis** model. Standard & Poor's Equity Research unit is known for the SStock Appreciation Ranking System, or STARS (R), which tracks 2,000 stocks worldwide. The Vista Research service, offered on a subscription basis, allows institutional money managers to consult with 100,000 financial and investment professionals. also distributes analyst podcasts. Standard & Poor's acquired the Citigroup Global Equity Index Series in 2003. It has formed partnerships with exchanges worldwide. Standard & Poor's was formed with the 1941 merger of Poor's Publishing and Standard Statistics Bureau. The firm was

SALES: NA

DATE FOUNDED: 1941  
IMMEDIATE PARENT: McGraw-Hill Inc

DESCRIPTORS: Bond Market; Content Providers; Credit Analysis; Financial Information; Stock Market  
REVISION DATE: 20071026

# \*\*\*Subject search – Non-Patent Literature, Full-Text

## Results Set 1

## Results Set 2

## Results Set 1

? show files;ds  
 File 15:ABI/Inform(R) 1971-2008/Jul 02  
     (c) 2008 ProQuest Info&Learning  
 File 20:Dialog Global Reporter 1997-2008/Jul 07  
     (c) 2008 Dialog  
 File 610:Business Wire 1999-2008/Jul 07  
     (c) 2008 Business Wire.  
 File 613:PR Newswire 1999-2008/Jul 07  
     (c) 2008 PR Newswire Association Inc  
 File 624:McGraw-Hill Publications 1985-2008/Jul 03  
     (c) 2008 McGraw-Hill Co. Inc  
 File 634:San Jose Mercury Jun 1985-2008/Jun 29  
     (c) 2008 San Jose Mercury News  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 635:Business Dateline(R) 1985-2008/Jul 03  
     (c) 2008 ProQuest Info&Learning  
 File 477:Irish Times 1999-2008/Jul 07  
     (c) 2008 Irish Times  
 File 710:Times/Sun.Times(London) Jun 1988-2008/Jul 06  
     (c) 2008 Times Newspapers  
 File 711:Independent(London) Sep 1988-2006/Dec 12  
     (c) 2006 Newspaper Publ. PLC  
 File 756:Daily/Sunday Telegraph 2000-2008/Jul 06  
     (c) 2008 Telegraph Group  
 File 757:Mirror Publications/Independent Newspapers 2000-2008/Jul 07  
     (c) 2008

Set	Items	Description
S1	64411	((E OR ELECTRONIC OR INTERNET OR WEB OR ONLINE OR VIRTUAL - OR CYBER) (3N) (PURCHASING OR BUYING OR ACQUISITION OR ACQUIRING OR TRANSACTION?? OR ORDERING OR SALES OR SHOPPING)) (10N) (SYSTEM OR SYSTEMS OR APPARATUS?? OR APPTS OR SCHEME OR SCHEMES OR METHOD OR METHODS OR TECHNIQUE OR TECHNIQUES OR PROCEDURE OR PROCEDURES OR PROTOCOL OR PROTOCOLS)
S2	1386	((INPUT???? OR ENTER??? OR TYPE? ? OR TYPING) (5N) ((PERSONAL OR PRIVATE OR CREDIT) (2N) (INFORMATION OR DATA OR INFO))) (7N) - (ONLINE OR ELECTRONIC???? OR BROWSER OR INTERNET OR WEB OR WEBPAGE? ? OR TERMINAL OR TERMINALS OR COMPUTER OR COMPUTERS OR WORKSTATION OR WORKSTATIONS OR POS OR POINT? ? (2N) SALE OR SOFTWARE)
S3	742265	(CREDIT OR LOAN OR LOANS) (5N) (REPORT OR REPORTS OR HISTORY OR HISTORIES OR RECORD OR RECORDS OR SCORE OR SCORES OR RATING OR RATINGS OR APPROVAL? ? OR PRE() APPROVAL? ? OR QUALIFICATION? ? OR QUALIF???? OR AFFORDAB? OR CHECK???)
S4	77342	(S2 OR S3) (15N) (BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR -

CONSUMER? ? OR CUSTOMER? ? OR PATRON? ? OR CLIENT? ? OR USER?  
 ? OR PROSPECT??? OR CARD() (HOLDER OR HOLDERS OR BEARER OR BE-  
 ARERS) OR CARDHOLDER? ?)

S5 36565 (SCREEN??? OR ANALY?E? ? OR ANALY?ING OR ANALYS?S OR FILTE-  
 R??? OR EVALUAT???? OR EXAMIN??? OR EXAMINATION? ? OR ASSESS?-  
 ????)(15N)S3

S6 1587 (AUTOMATIC???? OR IMMEDIATE?? OR REAL()TIME OR INSTANT?? OR  
 INSTANTANEOUS?? OR RIGHT()AWAY OR ONLINE OR ELECTRONIC???? OR  
 QUICKLY)(10N)(S5 OR (DETERMIN? OR ESTABLISH? OR ASCERTAIN???  
 OR VERIF???? OR VERIFICATION? ? OR FIND???())OUT)(5N)(FINANCI-  
 AL() (STATE OR STATES OR STATUS OR STATUSES OR CONDITION OR CO-  
 NDITIONS OR INFORMATION) OR BORROWING()POWER OR LIKELIHOOD(3N-  
 )APPROVAL))

S7 1 S1(S)S4(S)S5(S)S6  
 S8 540 S4(S)S5(S)S6  
 S9 2 S1(2S)S4(2S)S5(2S)S6  
 S10 4738 S4(15N)S5  
 S11 508 S10(15N)S6  
 S12 13 S11 AND S1  
 S13 1 S1(S)S3(S)S6  
 S14 1 S1(S)S5(S)S6  
 S15 13 S7 OR S9 OR S12:S14  
 ?

? t 15/3,k/all

**15/3,K/1 (Item 1 from file: 15)**  
 DIALOG(R)File 15:ABI/Inform(R)  
 (c) 2008 ProQuest Info&Learning. All rts. reserv.  
 02560441 307457921  
**Moving credit into the front office: How credit risk scoring drives  
 revenues**  
 Cundiff, Kelly  
 Business Credit v105n3 PP: 53-54 Mar 2003  
 ISSN: 0897-0181 JRNLCODE: CFM  
 WORD COUNT: 1408

...TEXT: equipment company used Web-based automated credit software to  
 allow sales reps to:

- \* run a **prospect** 's credit **analysis** in **real - time** before going on  
 sales calls;
- \* use the **prospect score** and **credit limit** to pre- **qualify** deal size;  
 and
- \* spend less time on small accounts.

2. Up-sell at the point...models to institute standardized risk-based  
 pricing. By entering the customer's information into a **web -based system**  
 , a **sales rep** can produce a risk score in the field, at the point of  
 sale. This...

**15/3,K/2 (Item 2 from file: 15)**  
 DIALOG(R)File 15:ABI/Inform(R)  
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02079242 62775833

**The exciting role of the credit manager in the expanding e-commerce marketplace**

Murphy, Diane R

Business Credit v102n9 PP: 64-73 Oct 2000

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 8452

...TEXT: buyer selects to go the checkout process. Shoppers are encouraged to add items to the **shopping** cart and many **e**-commerce sites use upselling **techniques** to encourage people to buy more or higher ticket items. Some sites allow shoppers to...order)

Automated system based on such techniques should be implemented within the e-commerce integrated **system** whenever the volume of **e**-commerce **transactions** equals a significant portion of the revenue for the company Today's technology allows the...

...the same concepts of extending credit found in today's brick-and-mortar marketplaces. Manual **credit approvals** must, however, be replaced with automated **screening** techniques, which allow for routine transactions to be **automatically** processed. These screening techniques might involve database lookups (e.g., to identify a **buyer**'s payment history and the existence of any past due amounts), use of predictive collection **score** technology to **automatically assess** potential **credit** risks, or the development of expert systems to adapt to changing credit conditions. However implemented...

15/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01735345 03-86335

**Can you align IT with business strategy?**

Bruce, Karin

Strategy & Leadership v26n5 PP: 16-21 Nov/Dec 1998

ISSN: 1087-8572 JRNL CODE: PLR

WORD COUNT: 3167

...TEXT: products, while simultaneously increasing convenience and information availability to the end customer. Firms using Internet, **electronic** commerce, and kiosk **ordering systems** are accessing customers and markets that they could not previously reach because of limitations of...

...turnaround for pricing and configuration.

In some cases, technology is the product—for example, when **customers** purchase services to monitor **credit ratings**, pay bills **electronically**, or access a continuous stream of information specifically tailored and **filtered** to their specific needs.

IT has been the glue behind business strategies of mass customization...

15/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)  
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01547492 01-98480

**Ringin up sales on the Internet**

Ryan, Pat  
InfoWorld v19n49 PP: 87, 92 Dec 8, 1997  
ISSN: 0199-6649 JRNL CODE: IFW  
WORD COUNT: 1153

...ABSTRACT: the credit card information cannot be discovered by 3rd parties. An alternative credit-card processing **scheme**, supported by card-issuing banks, is the Secure **Electronic Transaction protocol** developed by Visa and MasterCard. Another way to increase the security of credit-card transactions...

...TEXT: for a single-server, single-merchant setup.

SET to go

An alternative credit-card processing **scheme**, supported by card-issuing banks, is the Secure **Electronic Transaction (SET) protocol** developed by Visa and MasterCard.

Currently, there are few products supporting the SET protocol, although...a normal bank account with checks that are "written" not on paper, but on the **screen**. CyberCash offers an **electronic - check** service called PayNow.

Meanwhile, **credit** cards are convenient for both merchants and **customers** - but they're not costefficient for small transactions. CyberCoin and ecash are more practical for...

**15/3,K/5 (Item 5 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rts. reserv.  
01047808 96-97201

**Booth directory for Nexpo 95 Who's showing what where**

Anonymous  
Editor & Publisher v128n21 PP: 8N-9N+ May 27, 1995  
ISSN: 0013-094X JRNL CODE: EDP  
WORD COUNT: 23968

...TEXT: the actual contents and status of all pages at any time. The Integrated Advertising Management **System** handles all tasks relating to marketing, **sales**, canvassing and **online** booking, production and administration) such as invoicing and complaint handling.

Booth: 2477

FCM ENGINEERED PRODUCTS...manager; Don Kaspar, president; Cliff Long, general sales manager; Don Wallace, Donnie Saxon, Bill Alexander, **sales** consultants.

Introducing: TK- **Electronic** mechanism with full **systems** capabilities, debit card and smart card racks for cashless transactions, dollar bill-accepting rack and...of all sizes both system flexibility and efficiency in managing advertising order entry, ad tracking, **credit checking**, billing and marketing **analysis**.

DISCUS, a comprehensive distribution and **customer** service system, **electronically** links every aspect of circulation management, from database marketing to multi-product distribution routing...

15/3,K/7 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2008 Dialog. All rts. reserv.  
28144650 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Lightbridge Announces Siebel Validation**

PR NEWSWIRE (US)

March 18, 2003

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1066

... and online business solutions, offering software and services designed to maximize the lifetime value of **customers**, minimize risk, and drive profitability. Lightbridge **real - time** applications **qualify customers, assess credit, screen** for fraud, authenticate **customers**, monitor transaction behavior, and prevent identity theft. Each year, Lightbridge manages and safeguards the personal...

NAICS CODES/DESCRIPTIONS: 54151 (Computer **Systems** Design & Related Services); 45411 ( **Electronic Shopping** & Mail-Order Houses); 813312 (Environment & Wildlife Organizations); 454 (Nonstore Retailers); 44 (Retail Trade); 51121 (Software...)

15/3,K/8 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2008 Dialog. All rts. reserv.  
11179644 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CYBERSOURCE: CyberSource teams with Calico Commerce to provide eCommerce transaction services for Net marketplaces**

M2 PRESSWIRE

May 24, 2000

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 785

...quickly and easily incorporate additional business services such as the CyberSource Payment Service for B2B **customers**. With the CyberSource Commerce Cartridge for Calico, B2B **customers** can process **electronic checks**, purchasing cards, **credit** cards, as well as perform fraud **screening**, verify delivery addresses, and perform tax calculations in the US, Canada and Europe-all in...

NAICS CODES/DESCRIPTIONS: 541512 (Computer **Systems** Design Services); 51121 (Software Publishers); 45411 ( **Electronic Shopping** & Mail-Order Houses)

## 15/3,K/10 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2008 Dialog. All rts. reserv.

09131834 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Browsing for a mortgage a click away**

TRACY LEMAY

FINANCIAL POST, p01

January 15, 2000

JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 395

...don't have to look too far into the future to see the day when **shopping online** for a mortgage rivals the traditional pounding-the-pavement **method**.

The variety of ways to access mortgage lenders via the Internet is growing rapidly. You...

... helpful for them."

The Basis100 software incorporates the qualification criteria from participating lenders. This means **consumers** applying **online** can be **electronically pre-qualified**.

After the **loan** application is submitted over the Internet, the financial institution **analyzes** it and responds, usually by telephone, with an approval or another proposal. At this point...

15/3,K/11 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire

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00571990 20010814226B2764 (USE FORMAT 7 FOR FULLTEXT)

**Electronic Retailing Association and AmeriNet Join to Offer Check Processing Services to ERA Members; Debit-It To Provide Check Processing for Electronic Retailing Association-AmeriNet's Debit-it Saves Merchants Money/Gives...**

Business Wire

Tuesday, August 14, 2001 09:03 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 629

Under terms of the agreement, the ERA and AmeriNet will launch a proprietary, ERA-dedicated **electronic transaction system** called Debit-it designed exclusively for ERA membership. Providing a highly effective, low cost option...

...purchases as easy as paying with a credit card.

Features of Debit-it include a **user** interface that mirrors a ' **real time** ' **credit** card transaction; batch processing of **checks** ; an AmeriNet Parsing engine that eliminates 8 - 10% of errors up front; fraud **screening** built into the check processing system, processing of web and phone orders; paperless transactions; custom...

15/3,K/13 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

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1244355

DCTU042

**New E-Commerce Study Examines Internet Payment Systems**



... newest publication, Electronic Commerce: Internet Payment Systems, explores primary Internet commerce initiatives, including digital cash, **electronic checking**, and **credit** card transaction systems. The 183-page report also discusses general Internet usage and **examines consumer** purchasing habits with regard to **online** content and hard goods. A special appendix to the study examines the impact of increasing ...

## Results Set 2

? show files;ds

File 9:Business & Industry(R) Jul/1994-2008/Jul 02  
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File 16:Gale Group PROMT(R) 1990-2008/Jun 30  
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File 148:Gale Group Trade & Industry DB 1976-2008/Jun 09  
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File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 494:St LouisPost-Dispatch 1988-2008/Jul 06  
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File 638:Newsday/New York Newsday 1987-2008/Jul 06  
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File 640:San Francisco Chronicle 1988-2008/Jul 06  
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File 641:Rocky Mountain News Jun 1989-2008/Jul 05  
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File 702:Miami Herald 1983-2008/Jun 26  
(c) 2008 The Miami Herald Publishing Co.  
File 703:USA Today 1989-2008/Jul 03

(c) 2008 USA Today  
 File 704:(Portland)The Oregonian 1989-2008/Jul 03  
 (c) 2008 The Oregonian  
 File 713:Atlanta J/Const. 1989-2008/Jul 06  
 (c) 2008 Atlanta Newspapers  
 File 714:(Baltimore) The Sun 1990-2008/Jul 03  
 (c) 2008 Baltimore Sun  
 File 715:Christian Sci.Mon. 1989-2008/Jun 30  
 (c) 2008 Christian Science Monitor  
 File 725:(Cleveland)Plain Dealer Aug 1991-2008/Jul 05  
 (c) 2008 The Plain Dealer  
 File 735:St. Petersburg Times 1989- 2008/Jul 06  
 (c) 2008 St. Petersburg Times

Set	Items	Description
S1	87699	((E OR ELECTRONIC OR INTERNET OR WEB OR ONLINE OR VIRTUAL - OR CYBER)(3N)(PURCHASING OR BUYING OR ACQUISITION OR ACQUIRING OR TRANSACTION?? OR ORDERING OR SALES OR SHOPPING))(10N)(SYSTEM OR SYSTEMS OR APPARATUS?? OR APTS OR SCHEME OR SCHEMES OR METHOD OR METHODS OR TECHNIQUE OR TECHNIQUES OR PROCEDURE OR PROCEDURES OR PROTOCOL OR PROTOCOLS)
S2	2193	((INPUT???? OR ENTER??? OR TYPE? ? OR TYPING)(5N)((PERSONAL OR PRIVATE OR CREDIT)(2N)(INFORMATION OR DATA OR INFO)))(7N)-(ONLINE OR ELECTRONIC???? OR BROWSER OR INTERNET OR WEB OR WEBSITE? ? OR TERMINAL OR TERMINALS OR COMPUTER OR COMPUTERS OR WORKSTATION OR WORKSTATIONS OR POS OR POINT? ?(2N)SALE OR SOFTWARE)
S3	678334	(CREDIT OR LOAN OR LOANS)(5N)(REPORT OR REPORTS OR HISTORY OR HISTORIES OR RECORD OR RECORDS OR SCORE OR SCORES OR RATING OR RATINGS OR APPROVAL? ? OR PRE()APPROVAL? ? OR QUALIFICATION? ? OR QUALIF???? OR AFFORDAB? OR CHECK???)
S4	91501	(S2 OR S3)(15N)(BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR CONSUMER? ? OR CUSTOMER? ? OR PATRON? ? OR CLIENT? ? OR USER? ? OR PROSPECT??? OR CARD()HOLDER OR HOLDERS OR BEARER OR BEARERS) OR CARDHOLDER? ?)
S5	40045	(SCREEN??? OR ANALY?E? ? OR ANALY?ING OR ANALYS?S OR FILTER??? OR EVALUAT???? OR EXAMIN??? OR EXAMINATION? ? OR ASSESS-????)(15N)S3
S6	2157	(AUTOMATIC???? OR IMMEDIATE?? OR REAL()TIME OR INSTANT?? OR INSTANTANEOUS?? OR RIGHT()AWAY OR ONLINE OR ELECTRONIC???? OR QUICKLY)(10N)(S5 OR (DETERMIN? OR ESTABLISH? OR ASCERTAIN??? OR VERIF???? OR VERIFICATION? ? OR FIND???())OUT)(5N)(FINANCIAL()STATE OR STATES OR STATUS OR STATUSES OR CONDITION OR CONDITIONS OR INFORMATION) OR BORROWING()POWER OR LIKELIHOOD(3N-APPROVAL))
S7	5	S1(S)S4(S)S5(S)S6
S8	10	S1(S)S3(S)S6
S9	10	S1(S)S5(S)S6
S10	5	S1(S)S4(S)S6
S11	1	S2(S)S5(S)S6
S12	10	S7:S11
S13	6	RD (unique items)

? t 13/3,k/all

13/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 The Gale Group. All rts. reserv.  
08910739 Supplier Number: 77275853 (USE FORMAT 7 FOR FULLTEXT)  
**ERA AND AMERINET JOIN FORCES ON CHECK PROCESSING.**  
Item Processing Report, v12, n16, pNA  
August 16, 2001  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 242

ABSTRACT:

TEXT:

...Under terms of the agreement, the ERA and AmeriNet will launch a proprietary, ERA-dedicated **electronic transaction system** called Debit-it designed exclusively for ERA membership. Debit-it is designed to give the...

...purchases as easy as paying with a credit card. Features of Debit-it include a **user** interface that mirrors a '**real time**' **credit** card transaction, batch processing of **checks**, an AmeriNet Parsing engine that eliminates 8 - 10 percent of errors up front, fraud **screening** built into the check processing system, processing of web and phone orders, paperless transactions, custom...

13/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07690814 Supplier Number: 63990169 (USE FORMAT 7 FOR FULLTEXT)  
**CARD FRAUD SIGNIFICANTLY HIGHER IN INTERNET COMMERCE TRANSACTIONS.**  
Card News, v15, n16, pNA  
August 9, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2370

... who are not currently using CyberCash's Internet payment service.  
The FraudPatrol service works by **analyzing** more than 200 transaction factors to produce a **real - time** fraud **score** for each **credit** card transaction. The system becomes smarter with experience - the more transactions it scores, the more...

...is stored for scoring future transactions, and the more fraud patterns FraudPatrol will detect. The **system** was built from a database enhanced by billions of **transactions**, including 60 million **Internet transactions**.  
"Because it is based on the technology from HNC -- it has the neural network and...

## 13/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06594956 Supplier Number: 55580964 (USE FORMAT 7 FOR FULLTEXT)  
**RBS launches online loan approval - without staff.(Royal Bank of Scotland)(Company Business and Marketing)**  
Saran, Cliff

Computer Weekly, p2  
August 19, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 310

... Common Object Model) components, and Microsoft Back Office, the application links into the bank's **loan approval system**.

It uses **Sales Online**, a suite of Com components from DPR Consulting, to allow Net **users** to calculate loan repayments, complete an **online** application form and receive on- **screen approval** for the **loan**.

Using the DPR components, the bank developed the application in nine months with a team...

**13/3,K/4 (Item 4 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 The Gale Group. All rts. reserv.  
04206203 Supplier Number: 46152021 (USE FORMAT 7 FOR FULLTEXT)  
**Thinking Through Web Payments: Who, What, Where, When, Why, How?**  
Network Computing, p85  
Feb 15, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2040

... the de facto standard for virtually all electronic commerce on the Internet," says RSA Data **Systems** ' director of technology marketing Kurt Stammberger. "Virtually all systems for **electronic transactions**, EDI or **credit card approval** are based on RSA."

Few **analysts** dispute Stammberger's sweeping statement. Netscape Communications, which makes about 70 percent of the today...

**13/3,K/5 (Item 1 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01087910 Supplier Number: 40539621 (USE FORMAT 007 FOR FULLTEXT)  
**PMSC Announces Its First Wave Of Series III Products**  
News Release, p1  
Oct 13, 1988  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 704

... more than 40 types of personal and commercial underwriting reports and surveys.

\* Motor Vehicle Report **System** (MVRs): Provides **electronic ordering**, tracking, delivery, and **evaluation** of MVRs.

\* Auto-Insurance Claims Exchange (Auto-ICE): A data base of shared automobile claims **histories**

\* **Credit Reports** : Provides **electronic** access to TRW s Credit Data and Business Credit Services.

PMSC s new Series III...